Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 1 of 75

Fill in this information to identify your cas	e:
United States Bankruptcy Court for the:	
Western District of Oklahoma	
Case number (If known):	Chapter you are filing under:  Chapter 7
	Chapter 11
	Chapter 12 Chapter 13

2015 MAR 21 P 12: 28

Check if this is an amended filling

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Whitney First name Lasalle	First name
	passport). Bring your picture	Middle name Gilbert	Middle name
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
istopi <del>a</del> tus	alous records our received and another than the seventh of the little control of the control of	chambioche der statische Windshieder der der vorsche Schenkliche Steben der der Herben der der Antone Geste Ander Antone Geste Antone G	NATO BACHAMORIAN (I BINEMBAN) NATO HARA SANCIA INSTANTA BARBOS PARA BARBOS REGIONALIS (I BINEMBAN A AMERICAN BERRAS PARA SANCIAN I MENTRA BARBOS REGIONALIS (I BINEMBAN A AMERICAN BARBOS REGIONALIS (I BINEMBAN BARBOS REGIO
2.	All other names you have used in the last 8 years	Whitney First name	First name
	Include your married or maiden names.	Middle name Ward	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
er Gladiere			LU KRILINNI MARKANI, INK. WICHER ARTENSUS VERTEUS SERVENT ON VINIANS VIN HIN INSTRUMENTATION VIN THE BRICK SERVENT COMMENT
3.	Only the last 4 digits of your Social Security number or federal	xxx - xx - <u>4</u> <u>5</u> <u>2</u> <u>0</u>	xxx - xx
	Individual Taxpayer Identification number	9 xx - xx	9 xx - xx
iosenec <b>ia</b>	(ITIN)	DE DIE EINE DER STEIN DER STEIN WEGEN WEGEN WEREN DER ER STEINE BERTRESSE BERTRESSE BERTRESSE BETRESSE DER ER S	ROLLING TO THE STREET OF THE STREET OF THE STREET

Official Form 101

Debtor	1 Whitney Lasa First Name Middle No.			Case number (if known)	
dd radd ar ffysiol o'i ag ff	terikan permenangan dan permenangan permenangan permenangan permenangan permenangan permenangan permenangan pe	About Debtor 1:	Listeren Good ann tall in the second	About Debtor 2 (Spouse Only In a Joint Case):	1094e
an ide	ny business names nd Employer entification Numbers IN) you have used in	☑ I have not used any	business names or EINs.	☐ I have not used any business names or EINs.	
th	e last 8 years	Business name		Business name	
	clude trade names and sing business as names	Business name		Business name	
		EIN		EIN	
		EIN		EIN	
5. W	here you live	erkeli televi i sa sila mineralen i sila sila sila sila sila sila sila si	sennemental (2006) silve Filmelen (4000). Til valuer (1000) sentia (2006) silve Filmelen (2006) silve Filmelen	If Debtor 2 lives at a different address:	nyaz
		5908 Jericho			
		Number Street		Number Street	
			01/ 70004		
		Spencer City	OK 73084 State ZIP Code		
		Oklahoma	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Country	
		County		County	
			ss is different from the one lote that the court will send lis mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number Street		Number Street	
		P.O. Box		P.O. Box	•
		City	State ZIP Code	City State ZIP Code	
6. W	hy you are choosing	Check one:	ing managang pagkang p	Check one:	Special -
	is district to file for ankruptcy	Over the last 180 d I have lived in this o other district.	ays before filing this petition, district longer than in any	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reas (See 28 U.S.C. § 1		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 3 of 75

De	btor 1 Whitney Lasa First Name Middle Na	alle	Gilbert Last Name		Case number (if ki	nown)
Pa	art 2: Tell the Court Abo	ut Your B	ankruptcy	Case		
7.	The chapter of the Bankruptcy Code you			ef description of each, see <i>Notic</i> 2010)). Also, go to the top of pa		U.S.C. § 342(b) for Individuals Filing le appropriate box.
	are choosing to file	<b>☑</b> Cha		, ,	•	
	under	☐ Cha	pter 11			
		☐ Cha	pter 12			
		☐ Cha	pter 13			
8.	How you will pay the fee	ioca your subr with  i nec App	I court for manager of the feet to pay the lication for Ir quest that manager of the feet in installation for manager of the feet in installa	ore details about how you nay pay with cash, cashier's of payment on your behalf, you ad address.  The fee in installments. If you addividuals to Pay The Filing the fee be waived (You may may, but is not required to, you fithe official poverty line the	nay pay. Typicall check, or money ur attorney may ur choose this op Fee in Installme request this opt waive your fee, a at applies to you mis option, you m	order. If your attorney is pay with a credit card or check wition, sign and attach the ints (Official Form 103A).  ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the
9.	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.	District	When	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
10.	Are any bankruptcy	☑ No	The state of the s		A LOCATION OF THE SHEET OF THE	
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor			Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM / DD / YYYY	Case number, if known
	annater		Debtor			Relationship to you
			District	When	MM / DD / YYYY	Case number, if known
11.	Do you rent your residence?	□ No. □ Yes.	residence?  No. Go t  Yes. Fill	ndlord obtained an eviction judg		and do you want to stay in your  Against You (Form 101A) and file it with

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 4 of 75 Whitney Lasalle Gilbert Debtor 1 Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: ■ Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any Z No property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

ZIP Code

State

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 5 of 75

Debtor 1

Whitney Lasalle

Gilbert

Case num	her	(if known)			
Case Hull		(IT KNOWN)			

Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About D	ebtor 1	
---------	---------	--

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

ш	I am not required	to rece	ive a	briefing	about
	credit counseling	j becaus	se of:		

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I
filed this bankruptcy petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am no	t required	to	receive	a	briefing	about
cradit c	aunealina	h	Calleo C	۱f	,	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 6 of 75

Debtor '			Case number (if kno	wn)			
	First Name Middle Name	e Last Name					
Part (	Anewer These Ones	stions for Reporting Purposes	_				
Part	Answer I nese Ques	ations for Reporting Purposes					
	nat kind of debts do u have?		y consumer debts? Consumer deb primarily for a personal, family, or hous				
, ,	u 11470 .	☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
			u buninana dahta 2 Durinan datta	and debte that you income did a chiefe			
		money for a business or inve	y business debts? Business debts estment or through the operation of the	business or investment.			
		<ul><li>No. Go to line 16c.</li><li>☐ Yes. Go to line 17.</li></ul>					
			owe that are not consumer debts or bus	siness debts.			
	e you filing under apter 7?	☐ No. I am not filing under Cha	pter 7. Go to line 18.				
	you estimate that after y exempt property is	Yes. I am filing under Chapter administrative expenses	7. Do you estimate that after any exert are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
ex	cluded and	<b>☑</b> No					
	ministrative expenses	☐ Yes					
	e paid that funds will be ailable for distribution						
to	unsecured creditors?	esome manism <b>ull</b> e over les souveres d'années de la complete del la complete de la complete del la complete de la complete del la complete de la complete de la complete del la complete de la complete del la complete del la complete del la complete del la comple	ALONG BEET CONTROL OF THE STATE	russet stammannamannastas varioteidus eterti etti tilaka metti stamma varioteidus etti tilaka tilaka tilaka ta			
18. Ho	w many creditors do	<b>☑</b> 1-49	1,000-5,000	<b>2</b> 5,001-50,000			
yo	u estimate that you	50-99	5,001-10,000	<b>5</b> 0,001-100,000			
OW	re?	100-199	<b>1</b> 0,001-25,000	☐ More than 100,000			
Mederakai Moraeko	o Laterna (1800). Salt amerikan salaksisen salaksisen salah salah salah salah salah mengensebensi salah salah	200-999 *********************************	pertinen mittings sekken tider Spille Belakk sidelisiske tis retinentist. Het met mittingste dage tide kritiset bet in het messen det kleiset i blinde	gg (dat 1 in menungan menungan mengguntung dat 1880 1 in menungan menungan pang 1 in menu			
	w much do you	<b>50-\$50,000</b>	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
	timate your assets to	\$50,001-\$100,000	310,000,001-\$50 million	\$1,000,000,001-\$10 billion			
De	worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
nga galang kanadakan dari	tau stari krouda ndura inna amentou oprovors, pessekaja ja rajdini dedem janear, kroon eksporsa "Padariaj	■ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
	w much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
	timate your liabilities	\$50,001-\$100,000	310,000,001-\$50 million	\$1,000,000,001-\$10 billion			
το	be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
	<b>-</b>	■ \$500,001-\$1 million	<b>■</b> \$100,000,001-\$500 million	☐ More than \$50 billion			
Part 7	A Sign Below						
For y	ou	I have examined this petition, and correct.	I I declare under penalty of perjury that	the information provided is true and			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with	the chapter of title 11, United States C	Code, specified in this petition.			
		l understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1841, 1619, an	tin fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.			
		*	<b>x</b>				
		Signature of Debtor 1		e of Debtor 2			
		m (sals	ai f				
		Executed on WM DD /	<u>LVI6</u> Executed	d on			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 7 of 75

Debtor 1	Whitney	Lasalle	Gilbert	Case number (if known)	
	First Name	Middle Name	Last Name		

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious actionsequences?	ion with long-term financial and legal
☐ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprisor	
☐ No ☑ Yes	
Did you pay or agree to pay someone who is not an atte	orney to help you fill out your bankruptcy forms?
Yes. Name of Person \$100Bankruptcy, Steven V Attach Bankruptcy Petition Preparer's Notice, Dec	
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware t attorney may bause met to lose my rights or property if I	that filing a bankruptcy case without an
· Alle x	:
Signature of Debtor 1	Signature of Debtor 2
Date Oa 27 2016	Date MM / DD / YYYY
Contact phone <u>C405)421 - 8214</u>	Contact phone
Cell phone	Cell phone
Email address	Email address

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 8 of 75

					· · · · · · · · · · · · · · · · · · ·	
	ill in this ir	nformation to ident	ify your case:			
ב	Debtor 1	Whitney First Name	Middle Name	Gilbert Last Name		
	Debtor 2 Spouse, if filing)	Eirot Nama	Middle Name	Last Name		
	-		he: Western District of			
١.		bankruptcy Court for the	ie. Western District of	Chlanoma		☐ Check if this is an
Ľ	Case number	(If known)		······································	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	amended filing
$\sim$	efficial E	Form 106Sı	ı ma			
			<del></del>	lichillilice e	nd Cartain Statistical	Information 1945
_					nd Certain Statistical	<del></del>
					g together, both are equally respons nation on this form. If you are filing a	
yo	ur original	forms, you must fi	Il out a new Summai	y and check the box	at the top of this page.	
Pa	art 1: Su	ımmarize Your A	Assets			
						Your assets Value of what you own
1.	Schedule A	VB: Property (Officia	al Form 106A/B)			
	1a. Copy lii	ne 55, Total real est	ate, from Schedule A	/B		\$ <u>C</u>
		60 T-t-l	-l O-b-	J. J. A.D.		1971
	1b. Copy III	ne 6∠, Total persona	ai propeπy, πom S <i>cne</i>	aule A/B		s <u></u> _
	1c. Copy lir	ne 63, Total of all pr	operty on Schedule A	/B		\$ 1971
Pá	art 2: Su	ımmarize Your L	.iabilities			
						Your liabilities
2	Schodulo F	): Craditore Mho Hs	ave Claims Secured by	, Property (Official Fo	rm 106D)	Amount you owe
۷.					of the last page of Part 1 of <i>Schedule D</i>	s 6154
•	Sahadula E	E/E: Conditoro M/ho I	Have Unsecured Clain	no (Official Form 1066	<b>-</b> / <b>-</b> (-)	
3.					ee of Schedule E/F	s
	3b. Copy th	ne total claims from	Part 2 (nonpriority uns	secured claims) from I	ine 6j of Schedule E/F	29760
	ов. обруш			,		+ \$ <u>\alpha 1 /60</u>
					Your total lia	hilities \$ 35914
					Tour tour nu	
Pa	art 3: Su	ımmarize Your I	ncome and Expen	S <del>0</del> S		
			<u> </u>			
4.		Your Income (Office	·	Sohodula I		s 270h
	copy your	compined monthly i	alcome from line 12 of	SCHEUUIE I		\$ 2/06 2710
5.		: Your Expenses (C		lulo I		, 2710
	Copy your	monuny expenses i	TOTH THE ZZC OT SCREE	uid J		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 9 of 75

Debto	r 1 Whitney First Name Middle Name	Gilbert	Case number (if known)	\$477978P-44-17-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
B			-1 <b>D</b>	
Part	2. Answer I nese Questions	s for Administrative and Statistica	al Records	
6. <b>A</b>	re you filing for bankruptcy under	Chapters 7, 11, or 13?		
	No. You have nothing to report on Yes	this part of the form. Check this box and	submit this form to the court with your other	er schedules.
	et de la trata de tradación de la companya de la c	en in de en militar de la composition de la marcha de la m	The second secon	was the conservation of th
	hat kind of debt do you have?			
¥	Your debts are primarily consum family, or household purpose." 11 l	n <b>er debts.</b> Consumer debts are those "in U.S.C. § 101(8). Fill out lines 8-9g for stat	curred by an individual primarily for a pers itistical purposes. 28 U.S.C. § 159.	sonal,
	Your debts are not primarily con this form to the court with your other		rt on this part of the form. Check this box a	and submit
8 9 - 1 S	and the contract of the contra	tana ang kanalang at tanan ang kanalang at tanan ang kanalang at tanan ang kanalang at tanan ang kanalang at t	and the second of the second o	en e
8. Fi	rom the Statement of Your Current orm 122A-1 Line 11; OR, Form 122B	Monthly Income: Copy your total currer Line 11; OR, Form 122C-1 Line 14.	nt monthly income from Official	<u> 3567</u>
9. <b>C</b> e	opy the following special categorie	es of claims from Part 4, line 6 of Sche	edule E/F:	
			Total claim	
	From Part 4 on Schedule E/F, copy	the following:		
			$\sim$	
98	a. Domestic support obligations (Copy	y line 6a.)	\$	
91	o. Taxes and certain other debts you	owe the government. (Copy line 6b.)	s	
90	c. Claims for death or personal injury	while you were intoxicated. (Copy line 6c	s.) s <u> </u>	
90	d. Student loans. (Copy line 6f.)		s	
96	e. Obligations arising out of a separat priority claims. (Copy line 6g.)	ion agreement or divorce that you did no	t report as	
9f	f. Debts to pension or profit-sharing p	plans, and other similar debts. (Copy line	6h.) + \$	
9(	g. T <b>otal.</b> Add lines 9a through 9f.		s	

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 10 of 75

	information to identify your case and this	s ining.		
Debtor 1	Whitney	Gilbert		
Debtor 2	First Name Middle Name	Last Name		
(Spouse, if filin	ng) First Name Middle Name	Last Name		
United State	es Bankruptcy Court for the: Western District of	Oklahoma		
Case numbe	er		_	_
			L	Check if this is an amended filing
				amended ming
Officia	al Form 106A/B			
Sche	edule A/B: Propert	v		12/15
category v responsib write your	where you think it fits best. Be as comple ble for supplying correct information. If m r name and case number (if known). Ansv	s. List an asset only once. If an asset fits in more one and accurate as possible. If two married people ore space is needed, attach a separate sheet to the wer every question.  Land, or Other Real Estate You Own or Hav	e are filing together, bo is form. On the top of a	oth are equally
1 Do you	own or have any lengt or equitable interes	st in any residence, building, land, or similar prop	ertv?	······································
	Go to Part 2.	st in any residence, building, land, or similar propi	ertyr	
=	. Where is the property?			
		What is the property? Check all that apply.	Do not deduct secured cla	aims or exemptions. Put
4.4		Single-family home	the amount of any secure Creditors Who Have Clair	
1.1. S	treet address, if available, or other description	Duplex or multi-unit building Condominium or cooperative		
		Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
_		☐ Land	\$	\$
		☐ Investment property		-
c	ity State ZIP Code	Timeshare	Describe the nature of interest (such as fee	•
		U Other	the entireties, or a life	e estate), if known.
		Who has an interest in the property? Check one.	•	e estate), if known.
		Who has an interest in the property? Check one.  Debtor 1 only	•	e estate), if known.
ō	county	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	the entireties, or a life	
ō	County	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	•	
c	county	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	
ā	County	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is co	
	ounty wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:	Check if this is co	
		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply.	Check if this is co (see instructions)  tem, such as local  Do not deduct secured cla	ommunity property
If you ov	wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply.  Single-family home	Check if this is co (see instructions)	ommunity property  aims or exemptions. Put d claims on Schedule D:
If you ov		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply.  Single-family home Duplex or multi-unit building	Check if this is co (see instructions)  tem, such as local  Do not deduct secured claim the amount of any secure Creditors Who Have Claim	ommunity property  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
If you ov	wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply.  Single-family home	Check if this is co (see instructions)  tem, such as local  Do not deduct secured claim the amount of any secure Creditors Who Have Claim	ommunity property  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
If you ov	wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	Check if this is co (see instructions)  tem, such as local  Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the	ommunity property  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the
If you ov	wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Check if this is co (see instructions)  tem, such as local  Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?	eims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
If you ov 1.2	wn or have more than one, list here:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Check if this is co (see instructions)  tem, such as local  Do not deduct secured claim amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$	eims or exemptions. Put d claims on Schedule Doms Secured by Property.  Current value of the portion you own?
If you ov 1.2	wn or have more than one, list here:  street address, if available, or other description	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Check if this is co (see instructions)  tem, such as local  Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?	eims or exemptions. Put d claims on Schedule Doms Secured by Property.  Current value of the portion you own?  \$
If you ov 1.2	wn or have more than one, list here:  street address, if available, or other description	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured claimed amount of any secure Creditors Who Have Claimed Current value of the entire property?	eims or exemptions. Put d claims on Schedule Doms Secured by Property.  Current value of the portion you own?  \$
If you ov 1.2	wn or have more than one, list here:  street address, if available, or other description	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured claimed amount of any secure Creditors Who Have Claimed Current value of the entire property?	eims or exemptions. Put d claims on Schedule Doms Secured by Property.  Current value of the portion you own?  \$
If you ov	wn or have more than one, list here:  street address, if available, or other description	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Check if this is co (see instructions)  Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  Describe the nature of interest (such as fee the entireties, or a life	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$
If you ov	wn or have more than one, list here:  Street address, if available, or other description  State ZIP Code	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:  What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured claimed amount of any secure Creditors Who Have Claimed Current value of the entire property?	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$

Doc: 1 Filed: 03/21/16 Page: 11 of 75 Case: 16-10979

Debtor 1	Whitney		Gilbert	Case number (if known)	
	First Name Middle	Name Last Name			
1.3.			What is the property? Check all that Single-family home	the amount of any secure	ed claims on Schedule D:
1.3.	Street address, if available	e, or other description	<ul> <li>□ Duplex or multi-unit building</li> <li>□ Condominium or cooperative</li> <li>□ Manufactured or mobile home</li> </ul>	Creditors Who Have Clai  Current value of the entire property?	Current value of the portion you own?
	City	State ZIP Code	□ Land □ Investment property □ Timeshare □ Other	Describe the nature interest (such as fee the entireties, or a life	simple, tenancy by
	County		Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to ad property identification number:	Check if this is concepted (see instructions)  d about this item, such as local	ommunity property
	_	-	l of your entries from Part 1, includere.		\$
you.	iavo attacilos ioi i ait	. Witte that hamber i			
you own  3. Cars	that someone else drive , vans, trucks, tractors, o	s. If you lease a vehicle	e, also report it on Schedule G: Exect	registered or not? Include any vehicle utory Contracts and Unexpired Leases.	s
<b>☑</b> Y	es				
3.1.	Make: Model:	Chevy Malibu	Who has an interest in the proper  ☑ Debtor 1 only ☐ Debtor 2 only	rty? Check one. Do not deduct secured class the amount of any secure Creditors Who Have Claim	ed claims on Schedule D:
	Year: Approximate mileage:	2007 145000	Debtor 1 and Debtor 2 only At least one of the debtors and and	Current value of the entire property?	Current value of the portion you own?
	Other information:		☐ Check if this is community proinstructions)	\$ 10,500.00	\$4,346.00
lf you	own or have more than	one, describe here:			
3.2.	Make:	<del></del>	Who has an interest in the proper	ty? Check one. Do not deduct secured cla the amount of any secure	
	Model:		Debtor 1 only	Creditors Who Have Clair	
	Year:		Debtor 2 only  Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and and	entire property?	portion you own?
	Other information:		•	•	
			☐ Check if this is community pro instructions)	operty (see \$	\$

Official Form 106A/B Schedule A/B: Property page 2 Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 12 of 75

ebtor 1	Whitney First Name Middle Name	Gilbert Case number (##	(nown)	
	indicate table			
3.3. N	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clair	
	***************************************	Debtor 2 only		
	/ear:	<ul> <li>Debtor 1 and Debtor 2 only</li> </ul>	Current value of the entire property?	Current value of the portion you own?
ļ	Approximate mileage:	— At least one of the debtors and another	entire property i	portion you own:
(	Other information:	_	œ	\$
Consider and		☐ Check if this is community property (see instructions)	<b>3</b>	Φ
3.4. N	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	aíms or exemptions. Put
<b>U. 1.</b>	/lodel:	Debtor 1 only	the amount of any secure Creditors Who Have Clair	
		Debtor 2 only	Creditors vino riave ciair	ns secured by Property.
)	/ear:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
ļ	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
(	Other information:			_
ſ		☐ Check if this is community property (see instructions)	\$	\$
Watero	raft. aircraft. motor homes. ATV	s and other recreational vehicles, other vehicles, and acces	ssories	
Example No Yes	les: Boats, trailers, motors, person	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)		d claims on <i>Schedule D:</i>

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 13 of 75

Debtor 1

Whitney First Name

fle Name Last Name

Gilbert

Case number (# known)\_\_\_\_\_

Do you own or ha	ve any legal or equitable interest in any of the following items?	Current va portion you Do not deduct or exemption	u own? ct secured claims
6. <b>Household go</b> o	ods and furnishings		
Examples: Majo	r appliances, furniture, linens, china, kitchenware		
□ No	presentation service service and a control control of the service		
Yes. Descril	Sofa, Loveseat,End & Coffee Tables,2 Beds, Dining Table,Washer/Dryer,Refrigerator/Frzer, Microwave	\$	1,000.00
7. Electronics	Table, Tradition 2 Type, It to migration 1201, microward		
	visions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ctions; electronic devices including cell phones, cameras, media players, games		
☐ No	THE MINISTER STATE OF THE PROPERTY OF THE PROP	a dana wa wa sa say	
Yes. Descri	De 2 TVs, 2 DVD Players	\$	200.00
B. Collectibles of			
Examples: Antic	ques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; pp, coin, or baseball card collections; other collections, memorabilia, collectibles		
Yes. Descril	De	\$	
Fauinment for	sports and hobbies		
Examples: Spor	ts, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes kayaks; carpentry tools; musical instruments		
☑ No	Part 10 Act 10 Act 20 A		
Yes. Describ	De	\$	
10. Firearms  Examples: Pisto  ☑ No  ☑ Yes. Descrit		\$	
11. Clothes		أس محسمه	
Examples: Ever	yday clothes, furs, leather coats, designer wear, shoes, accessories		
<ul><li>☑ No</li><li>☑ Yes. Describ</li></ul>	ordinary clothes	\$	100.00
12. <b>Jewelry</b>		rringhous high colony.	
Examples: Ever	yday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, silver		
☑ No		oralista weeks have g	
Yes. Describ	pe	\$	
3. Non-farm anima	als	namenta e desari	
	, cats, birds, horses		
☑ No			
Yes. Describ	ie	\$	
4. Any other person	onal and household items you did not already list, including any health aids you did not list		
☑ No	Section 1. Help 42 makes 12 take about section (a me of 100 makes) of the 17 to 100 makes 12 t	o-economic criss	
Yes. Give sp		\$	
information.	Company or comment to company the comment of the company of the co		······································
5. Add the dollar	value of all of your entries from Part 3, including any entries for pages you have attached	s 130	0
	e that number here	<u> </u>	<del>-</del>

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 14 of 75

Debtor 1	Whitney First Name	Middle Name Last Name	Gilbert	Case number (# #	nown)	······································	
Part 4:	Describe You	ur Financial Assets					
		legal or equitable interest in	any of the following?	***************************************		portion yo	ct secured claim
16. <b>Cash</b> <i>Exan</i>		nave in your wallet, in your hon	ne, in a safe deposit box, a	nd on hand when you file	e your petition		
□ N ② Y					Cash:	\$	50.00
	and other si	avings, or other financial accou milar institutions. If you have m				,	
Z Y	'es		Institution name:				
		17.1. Checking account:	Navy Federal Credi	t Union		\$	100.00
		17.2. Checking account:				\$	
		17.3. Savings account:		· · · · · · · · · · · · · · · · · · ·		\$	.,
		17.4. Savings account:	Navy Federal Credi	t Union		\$	20.00
		17.5. Certificates of deposit:				\$	
		17.6. Other financial account:			<del> </del>	\$	
		17.7. Other financial account:				\$	
		17.8. Other financial account:				\$	
		17.9. Other financial account:			<del>,</del>	\$	
Exam ☑ N	pples: Bond funds,	or publicly traded stocks investment accounts with broke Institution or issuer name:	erage firms, money market			-	
an Ll	.C, partnership, a	cock and interests in incorporand joint venture  Name of entity:	rated and unincorporated	9	6 of ownership:	V	
	es. Give specific formation about	<del></del>	4		0%	\$	<del></del>
th	em	***************************************			0%% 0%%		
					J 76%	\$	

Debtor 1

☐ Yes. Give specific	Issuer name:			
information about them	<del></del>		\$	
			\$	
	***************************************		\$	
		401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
☑ No				
Yes. List each account separately.	Type of account:	Institution name:		
	401(k) or similar pla	n:	\$	
	Pension plan:		\$	
	IRA:		\$	
	Retirement account	:	\$	, .
	Keogh:		\$	
	Additional account:		\$	
			Φ	
•			\$	
Your share of all unused	prepayments d deposits you have			
Your share of all unused Examples: Agreements companies, or others	prepayments d deposits you have with landlords, prep	e made so that you may continue service or use from a company		
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications		
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications	\$	
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:	\$	
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$	
Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:	\$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep  Electric: Gas: Heating oil: Security deposit on Prepaid rent: Telephone:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent: Telephone: Water:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent: Telephone: Water: Rented furniture:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No Yes	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent: Telephone: Water: Rented furniture: Other:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$ \$\$ \$\$	500.00
Your share of all unused Examples: Agreements companies, or others  No Yes	prepayments d deposits you have with landlords, prep Electric: Gas: Heating oil: Security deposit on Prepaid rent: Telephone: Water: Rented furniture: Other:	e made so that you may continue service or use from a company paid rent, public utilities (electric, gas, water), telecommunications  Institution name or individual:  rental unit: Complete Home Rentals	\$\$ \$\$ \$\$ \$\$ \$\$	500.00

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 16 of 75

D	ebtor 1	Whitney		Gilbert	Case number (if known)	
		First Name	Middle Name	Last Name		
24					r under a qualified state tuition program.	
		5. §§ 530(b)(1), 5	529A(b), and 529	(b)(1).		
	<b>☑</b> No					
	<b>□</b> Yes		Institution	name and description. Separately file t	ne records of any interests.11 U.S.C. § 521(	<b>;</b> ):
						•
			- · · · · · · · · · · · · · · · · · · ·			\$
			***************************************			\$
			<del></del>			\$
25.		quitable or futu ble for your be		roperty (other than anything listed i	n line 1), and rights or powers	
		ble for your bei	110111			
	<b>Ø</b> No	o: :c		er for the the second of the s		
		Give specific nation about the	m			<b>\$</b>
			Committee of the Commit			J *
26.	Patents,	copyrights, tra	demarks, trade :	secrets, and other intellectual prope	rty	
	Example	s: Internet doma	in names, websit	es, proceeds from royalties and licensi	ng agreements	
	🗹 No					
	Yes.	Give specific			THE PARTY MAINTENANCE IN THE PARTY AS THE PARTY AND AND AND AND AND THE PARTY AS TH	
	inforn	nation about the				\$
			Попистания выхолее вяжни являе вология	entre de la companya		-J
27.			nd other general	<del>-</del>		
		s: Building permi	its, exclusive lice	nses, cooperative association holdings	liquor licenses, professional licenses	
	<b>☑</b> No					······································
		Give specific nation about the	_			\$
	11110111	nation about the		ke damen kalen wengo nasi damakawa sakara i sa makebaha kale kale kebagiah baki lakejuk iku sake. Da	e caa jakuusista kus ja 17 teetiin ta johkoa taa 1800 1800 ta johko ti taajakija, saa 180 ja oo jakuutan taa a	J *
Ma	nov or n	roperty owed to	. vou2			O
I	niey or pi	operty owed to	, your			Current value of the portion you own?
						Do not deduct secured claims or exemptions.
						Sailing of exemplication.
28.		nds owed to you	u			
	☑ No					
		Give specific info			Federal:	\$
	,	you already filed	the returns		State:	\$
	;	and the tax year	S		Local:	\$
				and the state of t	to the second contract of the second contract	
29.	Family s	upport				
			mp sum alimony,	spousal support, child support, mainte	nance, divorce settlement, property settleme	nt
	🛛 No					
	☐ Yes.	Give specific info	ormation		and the state of t	
					Alimony:	\$
					Maintenance:	\$
					Support:	\$
					Divorce settlement:	\$
				10 mm	Property settlement:	\$
30	Other an	nounts someon	e owes vou	A many many company committee of the contribution (contribution) for more latter than ACM Many (	Some person to the contract of	
J.		s: Unpaid wages	i, disability insura		pay, vacation pay, workers' compensation,	
	_	Social Security	y benefits; unpaid	I loans you made to someone else		
	☐ No					***
	Yes.	Give specific info	ormation	wages		1.00

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 17 of 75

Gilbert Case number (# known)

	First Name	Middle Name	Last Name			
	Interests in insuranc	-				
		sability, or life insuran	ce; health savings account	(HSA); credit, homeov	vner's, or renter's insurance	)
	☑ No					
	Yes. Name the instance of each police	surance company sy and list its value	Company name:		Beneficiary:	Surrender or refund value:
						<u> </u>
						\$
					·	\$
	If you are the benefici property because son	ary of a living trust, e	from someone who has oxpect proceeds from a life i		e currently entitled to receiv	е
	☑ No		ر الله الله الله الله الله الله الله الل	aparten yez hiya a zazajiyên e kirayayêyê napîran e yek, mişkiya dibe i inganiyê yekinde dibe na yek êyê me	imani shigin katalan san adhibigadha shigin i talahan yayay sanita qiyiyi yila Kasiriya daga	Standard out Schoolsbarring School St
	Yes. Give specific	information				<b>s</b>
			e. Rouged (in-white against the land explosion as min to delate these parts on policina and expensive compacts (in partment that	da kalansan engang pengalah da da menganggalangan menjadi pelah pengangangan pelah kalang laun 1 mg	و دوره الطاب الروائد و الطائمة المها الزيران والمستوين و منصوط المتعاديل والرابة العاملة وإن و مدارات موسطين ا	and the state of t
	•	•	not you have filed a laws s, insurance claims, or righ		d for payment	
	☑ No		_			
	☐ Yes. Describe ead	ch claim	embertet i e mentres verd var tres etret desembere e metre var vita e o metre de verd e metre des verd en tres	and the second training and the section of a residence of a second section of the	MET VINNAMENTAL MET VINNAMENTE PROMINIMENTE EN LI PET VINNAMENTAL MARTINE AV AN DE AVANT	make make and her makes
			Les residentes de describe en describent pour des sur l'activat projette de verse, qui sur la seriente	derakan janun 1841 Mari Propinsionakan kebuat bahun bekerapa bahun bahun berapa berapa bahun berapa berapa ber	es encolon seu a communicamenta com encolon a complete esta esta financia com continua esta finale.	\$
	Other contingent and to set off claims  No	d unliquidated claim	s of every nature, includi	_	the debtor and rights	
	Yes. Describe ead	ch claim	er einer von 1 kans geheilten i Kern verge von einenge, mehre op kans <sub>e</sub> en <del>deline geleege, k</del> innen vie ei	nga garinahan penantuan nasa sahira sa sa a tau sa sahira na gandan mala di sahirahan mena	ed sensors militar sensors or receiving these manifests all the messages and the sensors as the contract sensors.	The state of the s
		i igas	a villaless, alge 19 avoi 8 de la pril 1984 - 1984 - Ipalli Newsonia (1981 - 1994 - 1984 ), ple 11 ha est estapaja aga	gan angana (agan 1966 kahi 1967 in kahilinan kahin anda 1968) anda 1969 anda 1969 anda 1969 in	autoriani antinomiani sastanini artika ai kontroli peneroka naka nakan katanin sastanaka in k	\$
	Any financial assets  No Yes. Give specific					
36.	Add the dollar value	of all of your entrie	s from Part 4, including a	iny entries for pages y	you have attached	171
						⇒   5
Pa	nt 5: Describe	Any Business-I	Related Property Yo	ou Own or Have a	nn Interest In. List a	ny real estate in Part 1.
37	Do you own or have	any legal or equitab	le interest in any busines	ss-related property?		
	No. Go to Part 6.	any logar or equitor	io marost in any basines	ss-rotatou proporty:		
	Yes. Go to line 38					
	- 100. 00 to line 00	•				Current value of the
						portion you own?
						Do not deduct secured claims or exemptions.
						or exemptions.
	Accounts receivable	or commissions yo	u already earned			
	☑ No		and the second of the second o	an almost the second section of the section of the second section of the section of the second section of the section of t	endades (1857) as dan dels historias annotas entre transcriber dell'estate del control (1878) a de control dell'estate del control (1878) a del control del contro	**************************************
	Yes. Describe	in the state of th				s
			AN EXPENSE CONTRACTOR AND AN EXPENSION OF THE PERSON WHILE AN A MINE OF THE AN EXPENSE OF THE			#
	Office equipment, fu Examples: Business-rela			x machines ruce telepho	nes, desks, chairs, electronic d	evices
	<i>Examples.</i> Business-rela ☑ No	to a computers, software	, modemo, princio, copicio, la	A masimics, rugs, telepho	ilos, econo, enerio, electrorito d	
	Yes. Describe		t e additis sa tibana a Pistria addicida da este da Estano de 151 la custico e additisti deletta situada este d		en trans e transcrian de baserantamentament de transcriares des ausanas en la managenta en la constante transc En transcriantamentamentamentamentamentamentamentam	NAME AND ADDRESS OF THE PARTY.
	- 103. DESCRIBE					<b>S</b>

Whitney

Debtor 1

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 18 of 75

Debtor 1	Whitney		nber (if known)	
	First Name	Middle Name Last Name		
40 Machin	am. 61-4	uipment, supplies you use in business, and tools of your trade		
40. macinin	ery, lixtures, et	uipment, supplies you use in business, and tools of your trade		
	. Describe	Ment of with Bell 1, for Ment of the Act of	on regional contract for reconstructive contraction and contractive contractives of residents, contractive contractives as	an An
<b>—</b> 163	. Describe			\$
41. Invento	-			
✓ No □ Ves	. Describe	Problem (1975) 480 of Princip (1976)		•
- 103	. Describe		a ki ki kan salaan salaa sinka sinkakisi ka ki pi kadigan dalama na aansi salaan saki sa aya pamani salaa sala	
42 Intercet	e in nartnarehi	ps or joint ventures		
₩ No	o in partifersin	ps of joint ventures		
	. Describe	Name of entity:	% of ownership:	
		Name of entity.	% of ownership.	<b>c</b> r
			% %	\$ \$
			% %	\$ \$
				×
	er lists, mailin	g lists, or other compilations		
✓ No	Da wawa liata i		4/44 4)\2	
☐ Yes	. Do your lists !	include personally identifiable information (as defined in 11 U.S.C. § 10	1(41A)) <i>1</i>	
	☐ Yes. Descr	iha		<del>-</del>
	- Tes. Desci	ibe		\$
			and the control of th	.J
44. <b>Any bu</b> :	siness-related (	property you did not already list		
	. Give specific			
	rmation			\$
				\$
			· · · · · · · · · · · · · · · · · · ·	\$
			1,1, 1,1 the second	\$
				\$
				\$
45 Add the	a dollar value o	f all of your entries from Part 5, including any entries for pages you ha	ive attached	. 0
		umber here	•	\\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\
				<u> </u>
Part 6:		y Farm- and Commercial Fishing-Related Property You Own of have an interest in farmland, list it in Part 1.	or Have an Interest l	n.
	ii you own or	nave an interest in farmanu, ust it in Fart 1.		
46. Do you	own or have a	ny legal or equitable interest in any farm- or commercial fishing-related	d property?	
	Go to Part 7.			
<b>□</b> Yes	. Go to line 47.			
				Current value of the portion you own?
				Do not deduct secured claims
47 Earns	nimale			or exemptions.
47. Farm a	-	oultry, farm-raised fish		
✓ No	oo. Livediook, pi	rain y tanto talloca ilon		
			والمراجعة	* Leg
••				
				\$

Official Form 106A/B Schedule A/B: Property page 9

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 19 of 75

Debto	or 1	Whitney	Gilbe	ert	Case number (if known)	
		First Name	Middle Name Last Name	<del></del>		
	-	either growing				
	No Voc	. Give specific	territoriale harmanite da constitui na la sente da santa e antita e di Burateria, da ancie da magain arteria, (amenta)			Many E
_	info	rmation				\$
49 Fa	rm aı	nd fishina eaui	pment, implements, machinery, fixture		essa vaid-Mara edis-vald-Marascona o al val de sesso va senso a sesso da vez en a ses en compos superios, moneras valures	w.d
			•			
	Yes		on a statistical come come and come and a constant power comparison and a comparison when	ett i Spekkeligen for i Alper entstender til Spekkings Spekkelige i Spekkeligen hav mytt på på 1855 mil.	franklige (18 en hómb 16 shom) samlað. Nesmi franklið í ser enn sæklarð skomskæksent en seiðsækkremæ endidens en e	
				This is the life and the address of Mallock life the address to the consequence of the life to be desired absolute in a case on	gandan ayan ay anta NV ya dana di Mala a danba' a daha ayan a sana baga ay ay ay sana ay sana ay sana ay sana a	\$
50. <b>Fa</b>	rm aı	nd fishing supp	olies, chemicals, and feed			
Ø	No					
	Yes		метербор в вытем с и применения направления применения ответавления метер и ответствення метеры на мог	errer (zerna estrazon de rialarista (no establica este establica establica de la companya establica establica e	TO CONTROL OF THE STEET AND CONTROL OF THE ATTERNATION OF PROCESSING AND	
		1				\$
51. <b>An</b>	y far	m- and comme	rcial fishing-related property you did n	ot already list		
	No			-		
		. Give specific				
	mio			en it klanderikanse et kall umbergebuurt van reker en sykkolek mindermensk keit en et umbrig uit, wel en worde	a seri di nameni monazionemente seri nameni namenta monazione monazione di seri di name al non al nameno al co	\$
			f all of your entries from Part 6, includi			s
TOI	rPan	t 6. Write that n	umber here		<b>7</b>	
Part	7:	Describe A	All Property You Own or Have a	an interest in That	You Did Not List Above	
			pperty of any kind you did not already li country club membership	ist?		
	No.		Country Club Membership	memorals and the memorals are accommon to the special for threaten status or status.	nautori musa mininte i in ancomani ni musa i sucummini unum sai musa menanga camini menanganaki meng	
		. Give specific				\$
		rmation				\$
					на может и при до настантории стата и тори история и тори и также и принительного принительного принительного и	\$
					_	0
54. <b>Ad</b>	d the	dollar value of	f all of your entries from Part 7. Write th	nat number here	······································	\$
Part	8:	List the To	otals of Each Part of this Form			
55. <b>Pa</b> ı	rt 1: 1	Fotal real estate	e, line 2			\$
56. <b>Pa</b> ı	rt 2: 1	Total vehicles,	line 5	s	<del>-</del>	
57. <b>Pa</b> i	rt 3: 1	Fotal personal	and household items, line 15	s 1300	_	
58. <b>Pa</b> i	rt 4: 1	Total financial a	assets, line 36	s 671	_	
59. <b>Pa</b> ı	rt 5: 1	Fotal business-	related property, line 45	sO'	<del></del>	
60. <b>Pa</b> i	rt 6: 1	Fotal farm- and	fishing-related property, line 52	s	_	
61. <b>Pa</b> i	rt 7: 1	Fotal other pro	perty not listed, line 54	+\$	_	
62. <b>To</b> 1	tai pe	rsonal propert	y. Add lines 56 through 61	\$ 1971	Copy personal property total →	+s 1971
						10
63. <b>Tot</b>	al of	all property or	Schedule A/B. Add line 55 + line 62			\$ <u>  147/</u>

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 20 of 75

Fill	in this info	rmation to identif	y your case:								
Det		Vhitney			Gilbert						
Det	otor 2	irst Name	Middle Name		Last Name						
' '	ouse, if filing)		Middle Name		Last Name						
		inkruptcy Court for the	: Western Distric	ct of Oklahon	а	l				_	3 60
	se number _ (nown)										Check if this is an amended filing
											_
Off	ficial Fo	orm 106C									
Sc	hed	ule C: TI	ne Proj	perty	You	Claim	as	Exem	pt		12/15
Using space	g the proper e is needed	and accurate as po ity you listed on <i>Sci</i> , fill out and attach case number (if kno	h <i>edule A/B: Prop</i> to this page as r	perty (Official	Form 106	A/B) as your so	urce, lis	t the property	that yo	u claim as exe	empt. If more
spec of an retire limits	ific dollar a by applicab ement fund s the exem	of property you cla amount as exempt the statutory limit. the smay be unlimit ption to a particula d to the applicable	. Alternatively, Some exemption and in dollar am ar dollar amour	you may cla onssuch as nount. Howe nt and the va	im the full s those for ver, if you	l fair market va r health aids, r claim an exem	alue of t ights to aption o	the property receive cert of 100% of fa	being e tain ben ir marke	xempted up lefits, and ta et value unde	to the amount x-exempt or a law that
		entify the Prope				_			<del></del>		
	☑ You are	of exemptions are claiming state and claiming federal ex	federal nonbani	kruptcy exem	ptions. 11	-	_	ith you.			
2. I	For any pro	operty you list on :	Schedule A/B t	hat you clair	n as exem	pt, fill in the in	ıformati	ion below.			
		ription of the prope A/B that lists this p		Current val		Amount of th	ne exem	ption you cla	im S	Specific laws	that allow exemption
				Copy the va Schedule A		Check only or	ne box fo	or each exemp	otion.		
	Brief description	Furniture.	Appliance	\$ <u>1,300.0</u>	00	<b>□</b> \$		_		Okla Sect.	
	Line from Schedule A	6.7					fair market value, up to licable statutory limit		to (	8),(10),(11	),(15),(16)
	Brief description	. Wages, Inc	come	<b>\$ 1.00</b>		□s				Okla Sect.	
	Line from Schedule A					<b>2</b> 100% of		ket value, up tatutory limit	to 1	2-1171.1;5	56-173
	Brief description			\$		<b>□</b> \$		_			
	Line from							ket value, up tatutory limit	to		
	Schedule A					any appu	Cable Si	action y minic			
	Are you cla	aiming a homestea	-			,		·			
	Are you cla	aiming a homestea adjustment on 4/01	-			,		·	ment.)		
	Are you cla (Subject to	-	/16 and every 3	years after th	nat for case	es filed on or aft	ter the d	ate of adjustr			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 21 of 75

Fill in this information to identify your case	e:			
Debtor 1 Whitney First Name Middle N	Gilbert Last Name			
Debtor 2 (Spouse, if filing) First Name Middle N	eme Last Name			
United States Bankruptcy Court for the: Western [				
Case number (If known)			☐ Check	if this is an
	······································		amende	
000 : 15 4005				
Official Form 106D				
Schedule D: Creditors	s Who Have Claims Secure	ed by Prop	erty	12/15
	If two married people are filing together, both are ed the Additional Page, fill it out, number the entries,			
additional pages, write your name and cas				,
1. Do any creditors have claims secured b	v vour property?			
	n to the court with your other schedules. You have nothing	ng else to report on t	his form.	
Yes. Fill in all of the information below.				
Part 1: List All Secured Claims				
Part 1: List All Secured Claims		Column A	Calumn P	Calumn C
	ore than one secured claim, list the creditor separately	Column A  Amount of claim	Column B Value of collateral	Column C Unsecured
	as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Do not deduct the	that supports this	portion
	abolical order despirating to the distance of harno.	value of collateral.		If any
Tinker Federal C.U.	Describe the property that secures the claim:	\$ 6,154.00	\$10,500.00	s_ <i>O</i>
Creditor's Name	2007 Chevy Monte Carlo			
Number Street	•			
	As of the date you file, the claim is: Check all that apply.			
TAFB OK	☐ Contingent ☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judoment lien from a lawsuit			
At least one of the debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Check if this claim relates to a community debt		-		
Date debt was incurred	Last 4 digits of account number			
ликомить с четвом, дили не при этом постройного из невышений невышений невышений невышений невышений невышений 2.2	Describe the property that secures the claim:	\$_	\$	s
Creditor's Name		1		
Number Street				
	As of the date you file, the claim is: Check all that apply.	_		
<del></del>	Contingent			
City State ZIP Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.				
Debtor 1 only	Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured)			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)	-		
community debt	Last 4 digits of account number			
Date debt was incurred  Add the dollar value of your entries in C	Last 4 digits of account number  Column A on this page. Write that number here:	\$ <u>6.154.00</u>	kitanakanan usata situan persaman manintan usa beruta arabit kuti beruta abit telaun ba	ennego-folkonær eggastöl end hebetonstrekstr
	The state of the page. The the thirty interests and the state of the s	I.————————————————————————————————————		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 22 of 75

E	ill in this in	formation to identify	vour case.					
		Tomation to identity	your oddo.					
	ebtor 1	Whitney		Gilbert				
		First Name	Middle Name	Last Name				
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name				
				<del></del>				
10	Inited States I	Bankruptcy Court for the:	Western District of	Oklahoma				
c	ase number							k if this is an
(	if known)						amei	ided filing
0	fficial F	Form 106E/F						
S	chedu	ule E/F: Cre	editors W	ho Have Unsec	ured Clair	ns		12/15
		4	acible Has Bort 4	for an ditare with DDIODITY a	laima and Dark Office		NONDRIODIT	Y alaima
				for creditors with PRIORITY c expired leases that could resul				
A/I	B: Property	(Official Form 106A/I	B) and on Schedu	le G: Executory Contracts and	Unexpired Leases (	Official Form 1	06G). Do not i	nclude any
		•		in Schedule D: Creditors Who				
		the Part you need, fill I pages, write your na		e entries in the boxes on the le	ft. Attach the Conti	nuation Page t	o this page. C	n the top of
an,	y dddillona	i pages, write your ne	and day case nun	ibei (ii kilowii).				
Pa	ort 1: Lis	st All of Your PRIO	RITY Unsecured	l Claims				
_	Do ony or	ditara have priority	recovered alaims	acainst you?			<del>,</del>	
1.	No. Go	editors have priority to	insecured claims	against your				
		to Pan 2.						
•	Yes.		and alaims. If a sec.	diana bana mana dibana anna mainaidea.		h.a. a.a.dita		alaim Fas
2.				ditor has more than one priority u claim has both priority and nonp				
				ims in alphabetical order accord				
	unsecured	claims, fill out the Con	tinuation Page of P	art 1. If more than one creditor he	olds a particular clain	n, list the other o	reditors in Par	3.
	(For an exp	planation of each type	of claim, see the ins	structions for this form in the instr	uction booklet.)			
						Total claim	Priority	Nonpriority
	7						amount	amount
2.1				Last 4 digits of account number		\$	\$	\$
	Priority Cred	litor's Name		Last / digits of decount names.				
	Niverbook	Chron		When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply	у.		
	City	State	ZIP Code	Contingent				
	Who incu	rred the debt? Check or	ne.	Unliquidated				
	☐ Debtor			☐ Disputed				
	Debtor			Type of PRIORITY unsecured	claim:			
		1 and Debtor 2 only		☐ Domestic support obligations				
	At leas	t one of the debtors and a	nother	☐ Taxes and certain other debts yo	ou owe the government			
	☐ Check	if this claim is for a co	ommunity debt	☐ Claims for death or personal inju				
	is the clai	im subject to offset?		intoxicated				
	□ No			Other. Specify		-		
	Yes	g gath art till stilla still still still sagdim sig till för flyr og till 2 million joden still still still still	control alles constituted facility and the large configuration of the Constitution of		***************************************	an a	or which completely the state of the state o	and the state of t
2.2	]			Last 4 digits of account number		\$	\$	\$
	Priority Cred	itor's Name		When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply	<b>/</b> .		
				Contingent				
	City	State	ZIP Code	Unliquidated				
	Who incu	rred the debt? Check or	ne.	Disputed				
	☐ Debtor	•		Type of PRIORITY unsecured	claim:			
	Debtor	•		Domestic support obligations				
		1 and Debtor 2 only		Taxes and certain other debts yo	u owe the government			
	☐ At leas	t one of the debtors and a	nother	Claims for death or personal inju	-			
	☐ Check	if this claim is for a co	ommunity debt	intoxicated	ry writte you were			
	is the clai	m subject to offset?		Other. Specify		_		
	☐ No	-						
	☐ Yes							

Whitney Gilbert Debtor 1 Case number (if know **List All of Your NONPRIORITY Unsecured Claims** Part 2: 3. Do any creditors have nonpriority unsecured claims against you? oxdot No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim Midland Funding, Love, Beal & Nixon, Attys Last 4 digits of account number 1,600.00 Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 32738 Number OK 73123 Oklahoma City ZIP Code As of the date you file, the claim is: Check all that apply. ☐ Contingent Who incurred the debt? Check one. Unliquidated Disputed Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another □ Student loans Obligations arising out of a separation agreement or divorce ☐ Check if this claim is for a community debt that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts Other Specify Unsecured Loan **☑** No ☐ Yes 1,000.00 Last 4 digits of account number Capital One Bank USA 01/01/2015 Nonpriority Creditor's Name When was the debt incurred? P O Box 30281 Number Street As of the date you file, the claim is: Check all that apply. UT 84130 Salt Lake City ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Student loans Obligations arising out of a separation agreement or divorce ☐ Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other Specify Credit Account Z No ☐ Yes Conns Credit Co. Last 4 digits of account number 1,291.00 Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 2358 77704 Beaumont TX As of the date you file, the claim is: Check all that apply. ZIP Code ☐ Contingent Who incurred the debt? Check one. ■ Unliquidated Debtor 1 only **■** Disputed Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ☐ No Other. Specify Rental Contract ☐ Yes

Case: 16-10979

Doc: 1

Filed: 03/21/16

Page: 23 of 75

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 24 of 75 Gilbert Whitney Debtor 1 Case number (if kno Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.4 Last 4 digits of account number 826.00 Elanco Fncl Srvc Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 108 Number As of the date you file, the claim is: Check all that apply. 63116 St. Louis MO ZIP Code State Contingent Unliquidated Who incurred the debt? Check one. **☑** Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other Specify Unsecured Loan **☑** No ☐ Yes 4.5 \$ 815.00 Last 4 digits of account number Elanco Fncl Svc Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 108 Number As of the date you file, the claim is: Check all that apply. St. Louis MO 63166 State ZIP Code Contingent ■ Unliquidated Who incurred the debt? Check one. ☑ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify Unsecured Loan ₩ No Yes s 1,000.00 4.6 Last 4 digits of account number Syncb, J.C. Penney Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 965007 Number As of the date you file, the claim is: Check all that apply. Orlando 32896 ☐ Contingent ZIP Code ☐ Unliquidated Who incurred the debt? Check one. ✓ Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt

₩ No Yes

is the claim subject to offset?

Debts to pension or profit-sharing plans, and other similar debts

Other Specify Credit Account

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 25 of 75 Gilbert Whitney Debtor 1 Case number (if known) Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.4 Last 4 digits of account number s 1,150.00 Tinker Fed Credit Union Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 45750 Number As of the date you file, the claim is: Check all that apply. OK 73145 Tinker AFB City State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. □ Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other Specify Unsecured Loan **☑** No ☐ Yes 4.5 \$ 897.00 Last 4 digits of account number AFNI Mobility, ATT Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 3097 As of the date you file, the claim is: Check all that apply. 61702 Bloomington State ZIP Code □ Contingent Unliquidated Who incurred the debt? Check one. ✓ Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Unsecured Loan ☑ No ☐ Yes 4.6 121.00 Last 4 digits of account number Credit Control, Cox Communications Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? 118221 Rock Land Dr. As of the date you file, the claim is: Check all that apply. **Newport News** VA 23606 ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts

☑ No ☐ Yes

Is the claim subject to offset?

✓ Other. Specify Cable Bill

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 26 of 75 Whitney Gilbert Debtor 1 Case number (if known) First Name Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.7 Last 4 digits of account number Medicredit Inc., St. Anthonys s 1,433.00 Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 1629 Number Street As of the date you file, the claim is: Check all that apply. Maryland Heights MO 63043 ZIP Code Contingent ☐ Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? other, Specify Unsecured Loan **∞** No ☐ Yes 4.8 \$ 11,500.QA Last 4 digits of account number Midland Funding LLC, J.C. Penney Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? 2365 Northside Drive, No. 300 Number As of the date you file, the claim is: Check all that apply. San Diego CA 92108 City ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ✓ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured Loan Is the claim subject to offset? ₩ No Yes 4.6 143.00 Last 4 digits of account number AFNI Paragon Revenue Corp, Midwest Regional Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 127 Number As of the date you file, the claim is: Check all that apply. NC 28026 Concord Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other. Specify Medical Bill

☑ No ☐ Yes

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 27 of 75 Whitney Gilbert Debtor 1 Case number (if know Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.7 Last 4 digits of account number 700.00 Portfolio Recovery, Capital One Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? 287 Independence Number As of the date you file, the claim is: Check all that apply. Virginia Beach VA 23462 State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? M Other, Specify Credit Account M No ☐ Yes 4.8 260.00 Last 4 digits of account number Mercy Hospital, Rickman and Rickman Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P.O. Box 212269 Number As of the date you file, the claim is: Check all that apply. SC 29221 Columbia Contingent State ZIP Code ☐ Unliquidated Who incurred the debt? Check one Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

☑ Other Specify Medical Bills

GECRB, JC Penneys			Last 4 digits of account number						
Nonpriority Creditor's Name			When was the debt incurred? 01/01/2015						
P.O. Box 965007			When was the debt incurred? U1/U1/2015						
Number Street			As of the date you file, the claim is: Check all that apply.						
Orlando	FL	32896	As of the date you me, the claim is. Check an that apply.						
City	State	ZIP Code	Contingent						
			☐ Unliquidated						
Who incurred the debt? Check one.			✓ Disputed						
Debtor 1 only									
Debtor 2 only			Type of NONPRIORITY unsecured claim:						
Debtor 1 and Debtor 2 only			☐ Student loans						
At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
☐ Check if this claim is for a com	munity debt		Debts to pension or profit-sharing plans, and other similar debts						
Is the claim subject to offset?			Other Specify Credit Account						

\$\_1,000.00

₩ No Yes

☐ Check if this claim is for a community debt

is the claim subject to offset?

₩ No Yes

4.9

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 28 of 75 Whitney Gilbert Debtor 1 Case number (if know Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 5.0 Last 4 digits of account number **s** 1,000.00 U.S. Cellular Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? 8410 W. Bryn Mawr, Suite 700 Number As of the date you file, the claim is: Check all that apply. Chicago 60631 ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other Specify Phone Bill Is the claim subject to offset? ☑ No ☐ Yes 5.1 \$ 1,000.00 Last 4 digits of account number Love, Beal and Nixon PC Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 32738 Number As of the date you file, the claim is: Check all that apply. OK 73123 Oklahoma City Contingent ZIP Code ■ Unliquidated Who incurred the debt? Check one ✓ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans ☐ At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? ☑ Other. Specify Credit Account **☑** No ☐ Yes **\$ 1,000.00** 5.2 Last 4 digits of account number Money Mart Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? 1436 Lancaster Avenue, Suite 1300 Number As of the date you file, the claim is: Check all that apply. 19312 Berwyn ☐ Contingent ZIP Code ☐ Unliquidated Who incurred the debt? Check one Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts

☑ No ☐ Yes

Is the claim subject to offset?

Other, Specify Unsecured Loan

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 29 of 75 Whitney Gilbert Debtor 1 Case number (if known) Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 5.3 Last 4 digits of account number Oklahoma Radiology, Receivable Mgmt Group Inc. 40.00 Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 6070 Number As of the date you file, the claim is: Check all that apply. Columbus GA 31917 ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ☑ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify Medical Bill Mo No ☐ Yes 5.4 \$ 1,011.00 Last 4 digits of account number St. Anthony Healthplex East Emerg Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 740022 Number As of the date you file, the claim is: Check all that apply. Cincinnati OH 45274 City ZIP Code ☐ Contingent Unliquidated Who incurred the debt? Check one. ✓ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Bill Is the claim subject to offset? ✓ No ☐ Yes s 1,005.00 5.5 Last 4 digits of account number Ability Recovery Srvs, Penn Foster Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 4262 Number As of the date you file, the claim is: Check all that apply. PA 18505 Scranton ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ✓ Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that

page& of \_\_

☑ No ☐ Yes

☐ Check if this claim is for a community debt

Is the claim subject to offset?

you did not report as priority claims

✓ Other Specify Account, Fees, Tuition

Debts to pension or profit-sharing plans, and other similar debts

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 30 of 75 Whitney Gilbert Debtor 1 Case number uf kno Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 5.6 Last 4 digits of account number 898.00 Credence Resource Mgmt LLC,ATT Mobility Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 2390 As of the date you file, the claim is: Check all that apply. MI 48195 Southgate State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? other Specify Phone Bill ☑ No Yes 5.7 70.00 Last 4 digits of account number Convergent Outsourcing INc., Family Mobile Nonpriority Creditor's Name 01/01/2015 When was the debt incurred? P O Box 9004 Number As of the date you file, the claim is: Check all that apply. Renton WA 98057 ZIP Code Contingent Unliquidated Who incurred the debt? Check one Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other, Specify Phone Bill ☑ No ☐ Yes Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Official Form 106E/F

No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

☐ Check if this claim is for a community debt

☐ Student loans

Other. Specify\_

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Case: 16-10979

Doc: 1

Filed: 03/21/16

Page: 31 of 75

Debtor 1

Whitney

Middle Name

Gliber

Case number (if known)

Part 4:

### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6 <b>c</b> .	\$	0.00
	<ul><li>6d. Other. Add all other priority unsecured claims. Write that amount here.</li><li>6e. Total. Add lines 6a through 6d.</li></ul>		+\$	0.00
			\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	<ol> <li>Other. Add all other nonpriority unsecured claims.</li> <li>Write that amount here.</li> </ol>	6i.	+ \$	29760
	6j. <b>Total.</b> Add lines 6f through 6i.	<b>6</b> j.	<u> </u>	9760

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 32 of 75

Fill in this	information to ident	ify your caso:			
THE IN CITIES		my your case.	0"		
Debtor	Whitney First Name	Middle Name	Gilbert Last Name		
Debtor 2 Spouse If filing	Time No.	Middle Name	Last Name		
	•				
nited State	s Bankruptcy Court for tr	ne: Western District of	Oklanoma		
ase numbe If known)	r				☐ Check if this is a
	· · · · · · · · · · · · · · · · · · ·			<del></del>	amended filing
fficial	Form 106G				
ched	ule G: Exc	ecutory Co	ntracts an	d Unexpired Leases	12/15
formation	If more space is ne	possible. If two ma reded, copy the addi me and case number	tional page, fill it out,	together, both are equally responsible for su number the entries, and attach it to this page	pplying correct . On the top of any
☐ No.	Check this box and fi		ourt with your other scl	nedules. You have nothing else to report on this f are listed on <i>Schedule A/B: Property</i> (Official For	
List sep	arately each person	or company with w	hom you have the co	ontract or lease. Then state what each contract orm in the instruction booklet for more examples	t or lease is for (for
Person	or company with w	hom you have the co	ontract or lease	State what the contract or lease is	for
1					
Name	lete Home Renta	<u> </u>		12 month lease of residence	
Number Oklah	Street oma City	ок			
City	onia Oity	State ZIP Code		<del></del>	
·	and the second second second second second	er er en en en er	raser hazar in die eine gegen der der eine eine eine eine eine eine eine ei	nder de la composition de la destaction de la composition de la composition de la composition de la compositio	the approximation of the second of the second
Name					
Number	Street				
City		State ZIP Code	and the second s	an an ang palawan na ang pang pang pang pang pang pang	the trace of the control of the cont
3					
Name				<del></del>	
Number	Street	<u>, , , , , , , , , , , , , , , , , , , </u>		<del></del>	
Number	Sileet				
City	a see a see	State ZIP Code	and the second second second second second	<del>and and the second of the sec</del>	ta parameter en el centro de la composición del composición de la composición de la composición de la composición de la composición del composición de la co
ļ					
Name			******		
A1	Charact			polimekaja	
Number	Street				
City		State ZIP Code			and the same and the same and
5	garan da seri segui an inseri antiga asan in	and the first section of the section of the section	and the second section of the second section of the second section of the second section secti	and the second	The second secon
Name				and the same of th	
Number	Street	· · · · · · · · ·	-		
City		State ZIP Code		<del></del>	

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 33 of 75

Fill ir	n this information to identif	y your case:		
	or 1 Whitney	Gilb	ort	
Debto	First Name		Name	
Debto (Spous	or 2 se, if filing) First Name	Middle Name Las	Name	
		: Western District of Oklahoma		
Case (If kno	number			
(II KIIC	The state of the s			Check if this is a amended filing
OÆ:	sial Carm 106U			
	cial Form 106H hedule H: You	ır Cadahtare		12/15
Codeb	otors are people or entities	who are also liable for any deb	ts you may have. Be	e as complete and accurate as possible. If two married peop
and nu	ing together, both are equa umber the entries in the bo number (if known). Answer	xes on the left. Attach the Addi	orrect information. I tional Page to this p	f more space is needed, copy the Additional Page, fill it out page. On the top of any Additional Pages, write your name a
		(If you are filing a joint case, do	not list either spouse	as a codebtor.)
	☑ No ☑ Yes			
		you lived in a community prof	erty state or territor	y? (Community property states and territories include
		uisiana, Nevada, New Mexico, Pu	•	• • • • • •
_	No. Go to line 3.			
L	• •	ner spouse, or legal equivalent liv	e with you at the time	9?
	No			Fill in the name and ourrant address of that garner
	Yes. In which commun	nity state or territory and you live?		Fill in the name and current address of that person.
				_
	Name of your spouse, forme	r spouse, or legal equivalent		
	Number Street		<del></del>	_
	, and a second			
	City	State	ZIP Code	_
3. <b>In</b>	Column 1, list all of your o	codebtors. Do not include your	spouse as a codebt	or if your spouse is filing with you. List the person
	<u> </u>		•	ner. Make sure you have listed the creditor on
	chedule D (Official Form 1) chedule E/F, or Schedule (		m 106E/F), or Sched	dule G (Official Form 106G). Use Schedule D,
	,			Outros O. The condition to the debt debt
. (	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1	Vanessa Ward			Schedule D, line
	Name			☐ Schedule E/F, line
	Number Street	OK		☐ Schedule G, line
	Oklahoma City City	OK State	ZIP Code	<del></del>
3.2				
<u>.                                    </u>	Name			Schedule D, line
	Number Street			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	ZIP Code	
3.3				
	Name			Schedule E/F, line
	Number Street			☐ Schedule G, line
	City	State	ZIP Code	
	O.y	Clare	Li 0000	

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 34 of 75

Fill in this i	nformation to identify	your case:				
Debtor 1	Whitney	(	Gilbert			
First Name Middle Name  Debtor 2			Last Name		_	
(Spouse, if filing	i) First Name	Middle Name	Last Name		_	
United States	Bankruptcy Court for the:	Western District of Oklahom	na			
Case number					Check	if this is:
,			· · · · · · · · · · · · · · · · · · ·			amended filing
						upplement showing postpetition chapter 13 one as of the following date:
Official F	orm 106I					/ DD / YYYY
Sched	dule I: You	ır Income				12/15
supplying co	rrect information. If your spou	ou are married and not fili use is not filing with you, o top of any additional pag	ng jointly, and yo	our sp format	ouse is living wit	ebtor 2), both are equally responsible for th you, include information about your spouse spouse. If more space is needed, attach a if known). Answer every question.
1. Fill in you informati	ır employment on.		Debtor 1			Debtor 2 or non-filing spouse
attach a s	e more than one job, eparate page with n about additional s.	Employment status	☑ Employed ☐ Not employ	/ed		☑ Employed ☐ Not employed
	art-time, seasonal, or oyed work.	Occupation	Office Assistant			Crew Worker
•	on may include student naker, if it applies.	00000				
		Employer's name	AAFES	<del></del>		City of Oklahoma City
		Employer's address				
			Number Street			Number Street
			Oklahoma C	ity	OK	Oklahoma City OK
			City	Stat	e ZIP Code	City State ZIP Code
		How long employed ther	e? 6 months	-		6 months
Part 2:	Give Details About	Monthly Income				
	monthly income as of less you are separated		. If you have noth	ing to	report for any line	, write \$0 in the space. Include your non-filing
		ave more than one emplo <b>y</b> er ttach a separate sheet to thi		ormatio	on for all employer	rs for that person on the lines
					For Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (bef calculate what the monthly		2.	\$ <u>1,150.00</u>	\$2,060.00
3. Estimate	and list monthly over	time pay.		3.	+\$	+ \$
4. Calculate	e gross income. Add li	ne 2 + line 3.		4.	\$ <u>1,150.00</u>	\$_2,060.00

Official Form 106I Schedule I: Your Income page 1

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 35 of 75

Debtor 1	Whitney Gilbert First Name Middle Name Last Name	_	Case number (if known)							
			For	Debtor 1			ebtor 2 or ling spouse			
Сор	y line 4 here	→ 4.	\$_	1,150.00		\$	2,060.00			
5. List a	all payroll deductions:									
5a.	Tax, Medicare, and Social Security deductions	5 <b>a</b> .	\$	113.00		\$	223.00			
5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00		\$	0.00			
5c.	Voluntary contributions for retirement plans	5 <b>c</b> .	\$_	0.00		\$	180.00			
5d.	Required repayments of retirement fund loans	5d.	\$	0.00		\$	0.00			
5e.	Insurance	5e.	\$	0.00		\$	324.00			
5f.	Domestic support obligations	5f.	\$	0.00		\$	0.00			
5a	Union dues	5g.	\$	0.00		\$	1.00			
•	Other deductions. Specify: Charity	5h.	+\$	0.00		+ \$	20.00			
	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	<del></del>	\$_	113.00		\$	748.00			
7. <b>Cal</b>	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,037.00		\$	1,312.00			
8. List	all other income regularly received:									
8a.	Net income from rental property and from operating a busine profession, or farm	ess,								
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		\$	0.00		\$	0.00			
8b.	Interest and dividends	8b.	\$	0.00		\$	0.00			
	Family support payments that you, a non-filing spouse, or a regularly receive		<b>-</b>			-				
	Include alimony, spousal support, child support, maintenance, divisettlement, and property settlement.	vorce 8c.	\$	0.00		\$	0.00			
8d.	Unemployment compensation	8d.	\$	0.00		\$	0.00			
8e.	Social Security	8e.	\$	0.00		\$	0.00			
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash that you receive, such as food stamps (benefits under the Supple Nutrition Assistance Program) or housing subsidies.  Specify: Food Stamps		\$	357.00		\$	0.00			
8a.	Pension or retirement income	8g.	\$	0.00		\$	0.00			
•	Other monthly income. Specify:	8h.	+\$	0.00		+\$	0.00			
	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8		\$_	0.00		\$_	0.00	]		
	sulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spous	se. 10.	\$_	1,394.00	+	\$	1,312.00	] <u> </u>	\$2,706.00	0
inclu	te all other regular contributions to the expenses that you list ade contributions from an unmarried partner, members of your hounds or relatives.			ents, your roo	mm	nates, a	nd other			
	not include any amounts already included in lines 2-10 or amounts cify: Food Stamps	that are not a	vailable	to pay exper	ses	s listed	in <i>Schedule J.</i> 11.	+	\$0.00	0
	the amount in the last column of line 10 to the amount in line that amount on the Summary of Your Assets and Liabilities and					-	me. 12.		\$ 2,706.00	0
									Combined monthly income	,
	No. Yes. Explain:	THE THIS FORM?								

Official Form 106l Schedule I: Your Income page 2

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 36 of 75 Fill in this information to identify your case: Whitney Gilbert Debtor 1 Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name ☐ A supplement showing postpetition chapter 13 United States Bankruptcy Court for the: Western District of Oklahoma expenses as of the following date: MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household? ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? ☐ No Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 with you? age Debtor 2. each dependent..... ☐ No child Do not state the dependents' 1 year **∡** Yes names ☐ No Yes ☐ No Yes ☐ No Yes ☐ No Yes 3. Do your expenses include ☐ No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form 106l.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 800.00 any rent for the ground or lot. If not included in line 4: 0.00 Real estate taxes 4a. 0.00

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

4b.

50.00

0.00

4b.

4c.

4d

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 37 of 75

Debtor 1 Whitney Gilbert Case number (# known)\_\_\_\_\_

		Your exp	penses
5. Additional mortgage payments for your residence, such as home equity loans	<b>5</b> .	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	275.00
6b. Water, sewer, garbage collection	6b.	\$	35.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
6d. Other. Specify:	6d	\$	0.00
7. Food and housekeeping supplies	7.	\$	350.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	70.00
10. Personal care products and services	10.	\$	150.00
11. Medical and dental expenses	11.	\$	100.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. Charitable contributions and religious donations	14.	\$	0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	157.00
15d. Other insurance. Specify:	15 <b>d</b> .	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17 <b>a</b> .	\$	273.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	ne.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 38 of 75

D€	ebtor 1	Whitney			Gilbert_	Case number (ir	known)		
		First Name	Middle Name	Last Name					
21.	Oth	er. Specify:					21.	+\$	0.00
22.	Calc	ulate your mon	nthly expenses.						
	22a.	Add lines 4 thro	ough 21.				22a.	\$	
	<b>22</b> b.	Copy line 22 (m	nonthly expenses	or Debtor 2), if a	ny, from Official Form 10	6J-2	22b.	\$	je de la companya de
	22c.	Add line 22a an	d 22b. The result	s your monthly e	expenses.		22c.	\$	-
23.	Calcu	ılate your mont	hly net income.					_	2,706.00
	23a.	Copy line 12 (y	our combined mo	nthly income) fro	m Schedule I.		23a.	\$	2,700.00
	23b.	Copy your mon	thly expenses from	n line 22c above			23b.	-\$	2,710.00
	23c.	-	nonthly expenses our monthly net inc	=	ly income.		23c.	\$	-4.00
24.	-	-			nses within the year aft				
	-OI 6	xample, uo you	expect to missi ba	ying for your car	loan within the year or de	o you expect your			

mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No. Yes.

Explain here:

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 39 of 75

Fill in this information to identify your case:	
Debtor 1 Whitney Gilbert	
First Name Middle Name Last Name  Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: WESTEIN District of OK (State)	
Case number(If known)	_
	Check if this is a amended filing
	umonada iiing
Official Form 106Dec	
	-1
Declaration About an Individual Debtor's Schedu	JIES 12/15
If two married people are filing together, both are equally responsible for supplying correct information.	
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statem	ent, concealing property, or
obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000,	or imprisonment for up to 20
years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
No OYes. Name of person 5100 Rantrupty, Heven Want. Attach Bankruptcy Petition Preparer's I	Notice, Declaration, and
Signature (Official Form 119).	1000, 000,2100,1, 2110
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration a	nd
that they are true and correct.	·· <del>·</del>
* XIII *	
Signature of Debtor 1 Signature of Debtor 2	
Date 02/27/2010 Date	
MM/ DD / YYYY	

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 40 of 75

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/1 Se as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 Dates Debtor 2: lived there	First Name Middle Name  Debtor 2  Spouse, if filing) First Name Middle Name			
Check if this is an amended filing   Check if this is an amended filing	Debtor 2 Spouse, if filing) First Name Middle Name		<del></del>	
United States Bankruptcy Court for the: Western District of Oklahoma  Case number (if from 107)  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case units of this form. On the top of any additional pages, write your name and case units of the complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case units of the place of the complete information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case units of the place of the complete information. If more spaces is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case units of the place of any additional pages, write your name and case units of the place of the complete information. If more spaces is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case units of the place of the complete information. If more spaces, write your name and case units of the places				
Check if this is a mended filing    Check if this is a mended filing	onlined States Bankiupicy Countries Trestern District o			
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unbor (if known). Answer every question.  Port 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Amaried    Not married   Not married   Not married   Not married   Not married   Not married   Same as Debtor 1   Debtor 2:   Dates Debtor 2   lived there     Same as Debtor 1   Same as Debtor 1   Same as Debtor 2   lived there     Same as Debtor 1   Same as Debtor 1   Same as Debtor 1   Same as Debtor 2     Midwest City	ace number	1 Oklationia		
Difficial Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  2 as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unber (if known). Answer every question.  Part 12  Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  Note Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Detes Debtor 2:  Ilved there  Same as Debtor 1  Number Street  Number Street  Number Street  From O8/01/2015  Midwest City DOK  City State ZIP Code  City State ZIP Code  City State ZIP Code				Check if this is an amended filing
e as complete and accurate as possible. If two married people are filing together, both ere equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case umber (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before				
Deter 1:  Dates Debtor 2:  Dates Debtor 1:  Dates Debtor	ME aial Farma 407			
as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct formation. It more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case umber (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before		fa	duala Filina fan Dankenn	4
## Address City State ZIP Code    What is your current marital status?	e as complete and accurate as possible. If two ma formation. If more space is needed, attach a sepa	rried people are filing	together, both are equally responsible for su	pplying correct
1. What is your current marital status?    Married	mber (if known). Answer every question.			
Married Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 Debtor 2:	Part 1: Give Details About Your Marital St	atus and Where Yo	u Lived Before	
Married Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 Debtor 2:				
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 Debtor 2: lived there  Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 To  Midwest City OK City State ZIP Code  From O8/01/2015  Same as Debtor 1 Same as Debtor 1 To  Same as Debtor 1 Same as Debtor 1 To  City State ZIP Code  City State ZIP Code	•			
During the last 3 years, have you lived anywhere other than where you live now?    No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:				
No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.   Dates Debtor 1   Ilved there   Same as Debtor 2   Ilved there   Same as Debtor 1   Same as Debtor 2   Ilved there   Same as Debtor 3   Same as Debtor 4   Same as Debtor 5   Same as Debtor 6   Same as Debtor 6   Same as Debtor 6   Same as Debtor 6   Same as Debtor 7   Same as Debtor 8   State ZIP Code   Same as Debtor 9   Same 9	a Not married			
Dates Debtor 1   Debtor 2   Dates Debtor 3   Dates Debtor 4   Dates Debtor 4   Dates Debtor 4   Dates Debtor 4   Dates Debtor 5   Dates Debtor 2   Dates Debtor 2   Dates Debtor 4   Dates Debtor 4   Dates Debtor 4   Dates Debtor 5   Dates Debtor 4   Dates Debtor 5   Dates Debtor 6   Dates Debtor 7   Dates Debtor 6   Dates Debtor 6   Dates Debtor 6   Dates Debtor 6   Dates Debtor 7   Dates Debtor 7   Dates Debtor 6   Dates Debtor 7   Dates Debtor 6   Dates Debtor 7   Dates Debtor 7   Dates Debtor 8   Dates Debtor 9   Dates Debtor	□ No	-		
From   O6/01/2014   To   O8/01/2015   Number   Street   To   O8/01/2015		Dates Debtor 1		
Number Street  To 08/01/2015  Number Street  To 08/01/2015  Number Street  To			☐ Same as Debtor 1	☐ Same as Debtor 1
Midwest City OK City State ZIP Code  From Number Street  To 08/01/2015  Number Street  To Same as Debtor 1  From Number Street  To City State ZIP Code  City State ZIP Code  From To Street  City State ZIP Code	6329 E. Reno	From 06/01/2014	1	From
City State ZIP Code  Same as Debtor 1  Same as Debtor 1  From  To  City State ZIP Code	Number Street	22/24/22/2	Number Ctreet	То
City State ZIP Code    Same as Debtor 1				
Same as Debtor 1  From To  City State ZIP Code  Same as Debtor 1  From Number Street  City State ZIP Code	Midwest City # OK City State ZIP Code	<del></del>	City State ZIP Code	<del></del>
Number   Street   From   Number   Street   To			_	Same as Debtor 1
Number Street  To  To  City State ZIP Code City State ZIP Code		F	Callio as position 1	
City State ZIP Code City State ZIP Code	Number Street		Number Street	
Within the last 8 years, did you ever live with a shouse or legal equivalent in a community property state or territory? (Community property			City State ZIP Code	•
3. Within the last 8 years, did you ever live with a shouse or lenal equivalent in a community property state or territory? (Community property		_	City State ZIP Code	•
		spouse or legal equivaliano, Louisiana, Nevada	alent in a community property state or territo a, New Mexico, Puerto Rico, Texas, Washingtor	ory? (Community property n, and Wisconsin.)
□ No	B. Within the last 8 years, did you ever live with a states and territories include Arizona, California, Id.  No	daho, Louisiana, Nevada	a, New Mexico, Puerto Rico, Texas, Washingtor	ory? (Community property n, and Wisconsin.)
☐ No ☑ Yes. Make sure you fill out <i>Schedule H: Your Codebtors</i> (Official Form 106H).	B. Within the last 8 years, did you ever live with a states and territories include Arizona, California, Id.  No	daho, Louisiana, Nevada	a, New Mexico, Puerto Rico, Texas, Washingtor	ory? (Community property n, and Wisconsin.)

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 41 of 75

Debtor 1	Whitney First Name Middle Name Las	Gilbert	Case nu	mber (if known)	
Fill ii If yo ☑ I	you have any income from employment in the total amount of income you receive u are filing a joint case and you have income.	ed from all jobs and all busi	nesses, including part-tir	me activities.	endar years?
		Debtor 1	900 S	Delotoy 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ○ Operating a business	\$	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
	For last calendar year: (January 1 to December 31, 2015	✓ Wages, commissions, bonuses, tips  Operating a business	\$27,000.00	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$
	For the calendar year before that: (January 1 to December 31, 2014	Wages, commissions, bonuses, tips  Operating a business	\$ 26,621.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
uner gam List d	ude income regardless of whether that in mployment, and other public benefit pay, bling and lottery winnings. If you are filin each source and the gross income from No Yes. Fill in the details.	ments; pensions; rental inco ng a joint case and you have	ome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:		\$		- \$ - \$ - \$_
	For last calendar year: (January 1 to December 31, 2015	2014 Tax Refund	\$5,872.00 \$		
					- \$

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 42 of 75

Debtor 1	Whitney First Name Middle Name	Gilbert Last Name	Case nu	mber (if known)	<del></del>
Part 3:	List Certain Payments	ou Made Before You File	ed for Bankruptcy		
	ther Debtor 1's or Debtor 2's				
☐ No	•	manily for a personal, family, o	r household purpose."		(8) as
	During the 90 days before you	ou filed for bankruptcy, did you	pay any creditor a total of \$	6,225* or more?	
	☐ No. Go to line 7.				
,	total amount you pa	ditor to whom you paid a total aid that creditor. Do not include limony. Also, do not include pa	payments for domestic sup	port obligations, such as	
	• •	/01/16 and every 3 years after	•	• •	
<b>☑</b> Ye	s. Debtor 1 or Debtor 2 or bo	th have primarily consumer	debts.		
		ou filed for bankruptcy, did you		600 or more?	
	☐ No. Go to line 7.				
	creditor. Do not incl	ditor to whom you paid a total ude payments for domestic su ot include payments to an atto	pport obligations, such as ch	nild support and	
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Tinker Federal Creditor's Name	edit Union 11/01/20	15 <sub>\$</sub> 829.00	\$ 6,100.00	☐ Mortgage
		12/01/20	15		☑ Car
	Number Street				Credit card
		01/01/20	16		Loan repayment
	TAFB O				Suppliers or vendors Other
	City State	ZIP Code			- Outer
			\$	\$	
	Creditor's Name			· Y	☐ Mortgage ☐ Car
	Number Charact		<del>_</del>		Credit card
	Number Street				Loan repayment
			<del>-</del>		☐ Suppliers or vendors
	City State	ZIP Code			Other
			\$	\$	☐ Mortgage
	Creditor's Name				☐ Car
	Number Street		<del></del>		☐ Credit card
	Mullipel Street				Loan repayment
	-		<del>-</del>		☐ Suppliers or vendors
	City State	ZIP Code			Other
	- •	-			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 43 of 75

tor 1	Whitney First Name Middle Name	Gilbert Last Name		Case number (if known)	
r Sarking averaged visits			an makkama a a maassaan asaa	e indek side identifikadore Principios (Persendore 1984)	
corpo ager such	ain 1 year before you filed for there include your relatives; any go orations of which you are an off at, including one for a business to as child support and alimony.	general partners; relatives of icer, director, person in cont	any general partners; rol, or owner of 20% o	partnerships of whic r more of their voting	h you are a general partner; securities; and any managing
<b>A</b>					
<b>1</b>	es. List all payments to an insid	der.			
		Dates payme		Amount you still owe	Reason for this payment
			\$	\$	
	Insider's Name		T-1004		
	Number Street				
	City St	ate ZIP Code			
	Incided November 1		\$	\$	
	Insider's Name				
	Number Street				
	City	ate ZIP Code			
an ir	nsider? ude payments on debts guarante			sfer any property o	n account of a debt that benefite
<b>1</b>	es. List all payments that bene	fited an insider.			
		Dates o paymen		Amount you still owe	Reason for this payment include creditor's name
			\$	\$	
	Insider's Name				
	Number Street	<del></del>			
	City St	ate ZIP Code			
	•				
			\$	\$	
	Insider's Name				
	Number Street				
	City St	ate ZIP Code			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 44 of 75

Debtor 1	Whitney	Gilb	ert	Case number (if known)_		
	First Name Middle Name	Last Name				
	-					
Part 4	Identify Legal Actions, Rep	ossessions, a	and Foreclosures			
	nin 1 year before you filed for bank					
	all such matters, including personal is contract disputes.	njury cases, sma	ili ciaims actions, divo	rces, collection suits, paterni	y actions, suppo	or custody modification
	No Yes. Fill in the details.					
_	res. I ill ill tre details.	Nature of t	the ease	Court or agency		Status of the case
				Court or agency		Status Of the Case
	Case title Midland Funding v.	Civil Sui	t	Oklahoma County	Dist. Court	Pending
				Court Name		On appeal
	Gilbert			Number Street		Concluded
					ок	_ conductor
	Case number	<del></del>		Oklahoma City City State	ZIP Code	*****
						Pending
	Case title			Court Name		
						On appeal
				Number Street		Concluded
	Case number			City State	ZIP Code	
				City State	ZIP Code	
10. With	nin 1 year before you filed for bank	ruptcy, was any	of your property re	possessed, foreclosed, gar	nished, attache	d, seized, or levied?
	ck all that apply and fill in the details					
Ø	No. Go to line 11.					
	Yes. Fill in the information below.					
			Describe the property		Date	Value of the property
			Describe the property			value of alle property
						•
	Creditor's Name					. \$
	Number Street		Explain what happened	i		
			☐ Property was rep	ossessed.		
			Property was for			
			☐ Property was gar	rnished.		
	City State	ZiP Code	☐ Property was atta	ached, seized, or levied.		
			Describe the property		Date	Value of the property
						\$
	Creditor's Name					¥ <u></u>
	Number Street		Punisia pubat kanan			
			Explain what happened			
			☐ Property was rep	ossessed.		
			Property was for	eclosed.		
	City State	ZIP Code	Property was gar			
			☐ Property was atta	ached seized or levied.		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 45 of 75

1	Whitney			Gilbert		Case numb	CI(R KNOWN)		
	First Name	Middle Name	Last Na	me					
	- 00 days bar		h l	414			-1 [4]44]		
		ore you filed for to make a paym			ditor, including a l	bank or financia	ai institutio	on, set oπ any a	amounts from you
		to make a paym	ient beca	use you owed a	i deptr				
ΔN									
<b>-</b> Y	es. Fill in the de	etails.							
				Describe the act	tion the creditor too	k ·		Date action	Amount
								was taken	
Cr	reditor's Name								
									\$
Ni	umber Street						٠.		Ψ
_									
Ci	ity	State ZIF	Code	Last 4 digits of	account number: X	XXX			
Vithi	in 1 vear befor	e vou filed for b	ankruptcy	y, was any of yo	our property in the	possession of	an assign	ee for the bene	efit of
		ppointed receive				•	•		
ı N									
5 Y									
_ ''	es								
t 5:	Link Conta	in Gifts and Co		lone					
ι 5:	LIST COITA	in Girts and Co	ontributi	IUIIS					
<b>4</b> N	lo	re you filed for be		cy, did you give	any gifts with a to	otal value of mo	ore than \$6	00 per person?	•
<b>Д</b> и	lo 'es. Fill in the de		t.	cy, did you give		otal value of mo	ore than \$6	Dates you gave	
и <b>1</b> 2 У	lo 'es. Fill in the de	etails for each gift	t.			otal value of mo	ore than \$6		
и <b>1</b> 2 У	lo 'es. Fill in the de Gifts with a total	etails for each gift	t.			otal value of mo	ore than \$6	Dates you gave	
и <b>1</b> 2 У	lo 'es. Fill in the de Gifts with a total	etails for each gift	t.			otal value of mo	ore than \$6	Dates you gave	Value
<b>И</b> И	lo 'es. Fill in the de Gifts with a total	etails for each gifl	t.			otal value of mo	ore than \$6	Dates you gave	
<b>И</b> И	lo 'es. Fill in the de Gifts with a total per person	etails for each gifl	t.			otal value of mo	ore than \$6	Dates you gave	Value
<b>И</b> И	lo 'es. Fill in the de Gifts with a total per person	etails for each gifl	t.			otal value of mo	ore than \$6	Dates you gave	Value
<b>2</b> N Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y	lo  Yes. Fill in the do  Gifts with a total  per person  erson to Whom You	etails for each gifl	t.			otal value of mo	ore than \$6	Dates you gave	Value
<b>2</b> N Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y	lo 'es. Fill in the de Gifts with a total per person	etails for each gifl	t.			otal value of mo	ore than \$6	Dates you gave	Value
<b>2</b> N Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y ∩ Y	lo  Yes. Fill in the do  Gifts with a total  per person  erson to Whom You	etails for each giff	n \$600			otal value of mo	ore than \$6	Dates you gave	Value
Y N	lo  Yes. Fill in the do  Gifts with a total  per person  erson to Whom You	etails for each gifl	n \$600			otal value of mo	ore than \$6	Dates you gave	Value
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	lo 'es. Fill in the de Gifts with a total per person  erson to Whom You  umber Street	etails for each giff I value of more tha Gave the Gift State ZIF	n \$600			otal value of mo	ore than \$6	Dates you gave	Value
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street	etails for each giff I value of more tha Gave the Gift State ZIF	n \$600			otal value of mo	ore than \$6	Dates you gave	Value
V Pe	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh	etails for each gift  I value of more that  Gave the Gift  State ZIF	n \$600	Describe the gift		otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
N N Pe	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh	etails for each giff I value of more tha Gave the Gift State ZIF	n \$600		ts.	otal value of mo	ore than \$6	Dates you gave	Value  \$ \$
N N Pe	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh	etails for each gift  I value of more that  Gave the Gift  State ZIF	n \$600	Describe the gift		otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
N N Pe	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh	etails for each gift  I value of more that  Gave the Gift  State ZIF	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh  Gifts with a total ver person	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh  Gifts with a total ver person	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh  Gifts with a total ver person	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	Gifts with a total per person to Whom You umber Street street street with a total ver person to Whom You erson to Whom You erson to Whom You erson to Whom You	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	lo  Yes. Fill in the de  Gifts with a total per person  erson to Whom You  umber Street  ity  Person's relationsh  Gifts with a total ver person	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$
ZÍNY	Gifts with a total per person to Whom You umber Street street street with a total ver person to Whom You erson to Whom You erson to Whom You erson to Whom You	etails for each gift  I value of more that  Gave the Gift  State ZIF  nip to you	n \$600	Describe the gift	ts.	otal value of mo	ore than \$6	Dates you gave the gifts	Value  \$ \$

Page: 46 of 75 Whitney Gilbert Debtor 1 Case number (if kn 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? MO No Yes. Fill in the details for each gift or contribution. Value Gifts or contributions to charities Describe what you contributed Date you contributed that total more than \$600 Charity's Name Number Street City State ZIP Code **List Certain Losses** Part 6: 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? ₩ No Yes. Fill in the details Date of your Value of property Dascribe the property you lost and Describe any insurance coverage for the loss loss how the loss occurred Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. **List Certain Payments or Transfers** Part 7: 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment Steven Want transfer was made Person Who Was Paid Cash paid for Petition Preparation P.O. Box 1623 75.00 75.00 Bethany OK 73008 State ZIP Code Email or website address

Filed: 03/21/16

Doc: 1

Case: 16-10979

Person Who Made the Payment, if Not You

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 47 of 75

	Whitney First Name Middle Name Las	Gilbert t Name	Case number (# known)		
**		Description and value of any property	y transferred	Date payment or	Amount of
				transfer was made	payment
	Person Who Was Paid	-			_
		_		-	\$
	Number Street				\$
		- :			¥
		_			
	City State ZIP Code				
	Email or website address	_			
	Person Who Made the Payment, if Not You				
<b>z</b>	not include any payment or transfer that y No Yes. Fill in the details.	you listed on line 16.			
_	res. I ill ill tile details.	Description and value of any property	, transformed	Date payment or	Amount of pay
		Description and value of any property	, uansien ou	transfer was	Anount or pay
	Person Who Was Paid			made	
		_			\$
	Number Street				-
	Number Street	-			\$
		- -			\$
With	City State ZIP Code	- - ptcy, did you sell, trade, or otherwis	e transfer any property t	o anyone, other tha	\$
tran	City State ZIP Code nin 2 years before you filed for bankru sferred in the ordinary course of your	business or financial affairs?			
tran Inclu	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers	business or financial affairs? made as security (such as the granting			
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha	business or financial affairs? made as security (such as the granting			
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha	business or financial affairs? made as security (such as the granting			
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha	business or financial affairs? made as security (such as the granting		nortgage on your pro	perty).
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru insferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro	perty). Date transf
ran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru insferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro	perty).  Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru insferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty). Date transf
tran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty). Date transf
ran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru insferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty).  Date transf
ran Inclu Do r	City State ZIP Code  nin 2 years before you filed for bankru isferred in the ordinary course of your ude both outright transfers and transfers not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you  Person Who Received Transfer	business or financial affairs? made as security (such as the granting ave already listed on this statement.  Description and value of property	of a security interest or n  Describe any property	nortgage on your pro or payments received	perty).  Date transf

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 48 of 75

	Whitney First Name	Middle Name	Gilbert Last Name	Case number (if kn	own)	
			ankruptcy, did you transfer any proper	ty to a self-settled true	st or similar device of w	vhich you
		These are often ca	lled asset-protection devices.)			
Ø		-				
ч	Yes. Fill in the de	tails.				
			Description and value of the prope	erty transferred		Date transfer
						was made
	Name of truet					
	Traine of dust		-			
Service Service					usustas et et en	autorials (1904) en estra estado estado estado estado estado estado estado estado en estado en estado en estad
art 8	E List Certain	Financial Acc	ounts, instruments, Safe Deposit	Boxes, and Stores	je Units	
. Wit	thin 1 year before	you filed for ban	kruptcy, were any financial accounts o	or instruments held in	your name, or for your	benefit,
clo	sed, sold, moved	d, or transferred?				
			arket, or other financial accounts; cert		ares in banks, credit ur	nions,
		pension funds, co	poperatives, associations, and other flu	nancial institutions.		
	No					
æ	Yes. Fill in the d	etaiis.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance befor closing or transfer
	Tinker Feder	al Credit Union	L			
	Name of Financial In	nstitution	xxxx	<b>2</b> Checking	06/01/2015	\$0.00
	Number Street	A		☐ Savings		
	Manifes Sucer			☐ Money market		
				Money market		
	TAFB	OK		Brokerage		
	TAFB City	OK State ZIP Co	ode .	•		
			ode .	☐ Brokerage		
	City	State ZIP Co	XXXX	☐ Brokerage		\$
		State ZIP Co		Brokerage Other		\$
	City  Name of Financial II	State ZIP Co		Brokerage Other Checking Savings		\$
	City	State ZIP Co		Brokerage Other Checking Savings Money market		\$
	City  Name of Financial II	State ZIP Co		Brokerage Other Checking Savings		\$

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 49 of 75

Debtor 1	Whitney First Name Middle Name La	Gilbert st Name	Case number (if known)	
22. Have		t or place other than your home wit	hin 1 year before you filed for bankruptcy?	
	Yes. Fill in the details.	Who else has or had access to it?	Describe the contents	Do you still have it?
				□ No
	Name of Storage Facility	Name		Yes
	Number Street	Number Street	·	
		City State ZIP Code	<del></del>	
	City State ZIP Code			
Part 9	Identify Property You Hold	or Control for Someone Else		
			property you borrowed from, are storing for,	
	hold in trust for someone. No			
_	Yes. Fill in the details.			
		Where is the property?	Describe the property V	alue
	Owner's Name		•	
April 14 Theory and Additional Ad	**************************************	Number Street		
	Number Street		\$-0.000 miles	
The second secon		. City State ZI	<sup>2</sup> Code	
	City State ZIP Code			
Part 1				
	e purpose of Part 10, the following def		oncerning pollution, contamination, releases of	
haz	zardous or toxic substances, wastes, sluding statutes or regulations control	or material into the air, land, soil, s	urface water, groundwater, or other medium,	
	e means any location, facility, or prope lize it or used to own, operate, or utiliz		ental law, whether you now own, operate, or	
≅ Haa		nvironmental law defines as a haza	rdous waste, hazardous substance, toxic	
	t all notices, releases, and proceeding		of when they occurred.	
•	· · · · ·	-	liable under or in violation of an environmental law	7
_		lat you may be hable of potentially	nable under or in violation or an environmental act	•
_	No Yes. Fill in the details.			
_		Governmental unit	Environmental law, if you know it Da	te of notice
	Name of site	Governmental unit		<del></del>
	Number Street	Number Street		
		City State ZIP Code		
	Otto TD Code			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 50 of 75

ebtor 1	Whitney First Name Middle Name	Gilbert	Case number (# known)	
		al unit of any release of hazardous mater	ial?	
Ø	No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit	-	
	Number Street	Number Street	·	
	MANAGE TO THE RESERVE		<del>-</del>	
		City State ZIP Code	<b>V</b> .	
	City State ZII	Code		
· Han		int an administrative acception under an	w anvisanmental law? Include settlemen	to and orders
		ial or administrative proceeding under ar	iy ənvironməndi kiw r include settlemen	ito allu VIUBIS.
Z				
	Yes. Fill in the details.			
		Court or agency	Nature of the case	Status of the case
	Case title			Π
		Court Name	<del>_</del>	Pending  On appeal
		Number Street		Concluded
		Milliper Street		Concluded
	Case number	City State ZIP Co	de	
art 1	Give Details About Y	our Business or Connections to An	/ Business	
. Wit	hin 4 years before you filed for	bankruptcy, did you own a business or h	ave any of the following connections to	any business?
	A sole proprietor or self-em	ployed in a trade, profession, or other a	ctivity, either full-time or part-time	
	A member of a limited liabil	ity company (LLC) or limited liability part	nership (LLP)	
	A partner in a partnership			
	An officer, director, or man	aging executive of a corporation		
	An owner of at least 5% of	the voting or equity securities of a corpo	ration	
raí				
	No. None of the above applies.		•	
_	Yes. Check all that apply above	and fill in the details below for each bus Describe the nature of the busine		<b>.</b>
		Describe the nature of the busine		Security number or ITIN.
	Business Name			•
	Number Street		EIN:	
	Number Suder	Name of accountant or bookkeep	Dates business existe	d
		<del></del>	From To	
		-	From re	
	City State Zil	P Code  Describe the nature of the busine	ss Employer Identification	n number
	Business Name		Do not include Social	Security number or ITIN.
			EIN:	
	Number Street	Name of accountant or bookkeep		
		Traine of decountain of bookseep	- Ethe Metitore Culture	
			From To	)
	Ott. State 711	3 Code		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 51 of 75

Whitney First Name Middle Name Last N		ase number (if known)
	Describe the nature of the business	Employer Identification number  Do not include Social Security number or ITI
Business Name		EIN:
Number Street	Name of accountant or bookkeeper	Dates business existed
City State ZIP Code		From To
thin 2 years before you filed for bankrup titutions, creditors, or other parties.	tcy, did you give a financial statement to	anyone about your business? Include all financial
No		
Yes. Fill in the details below.	Date issued	
Name	MM / DD / YYYY	
Number Street		
City State ZIP Code		
_		
2: Sign Below		
nswers are true and correct. I understan		s, and I declare under penalty of perjury that the ing property, or obtaining money or property by frac onment for up to 20 years, or both.
· Olle	\*	
Signature of Debtor 1	Signature of Debtor 2	
Date 2 127 206	Date	4. Till - 4 - B - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4
id you attach additional pages to Your S No	tatement of Financial Attairs for Individu	als Filing for Bankruptcy (Official Form 107)?
Yes		
	o is not an attorney to help you fill out ba	nkruptcy forms?
		nkruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 52 of 75

B2800 (Form 2800) (12/15)

	United. ₩es†	States Bankruptcy, Co	ourt 
In re	Whitney Gil	bert	Case No
	Deblor	<b>,</b>	Chapter
[Mus	DISCLOSURE OF COMPERT to be filed with the petition if a bankr	NSATION OF BANKRUPTCY Pluptcy petition preparer prepares the	
1.	attorney, that I prepared or caused debtor(s) in connection with this ba the filing of the bankruptcy petition	to be prepared one or more documents to be prepared one or more documents to be prepared on the prepared on th	m not an attorney or employee of an ments for filing by the above-named on paid to me within one year before r services rendered on behalf of the e is as follows:
	ument preparation services I have ag	-	\$ 100 100
Prior to	the filing of this statement I have re-	ceived	s_150
Balance	Due		\$ <i>O</i>
2.	I have prepared or caused to be pre	pared the following documents (iter	nize):
and prov	vided the following services (itemize	e):	
3.	The source of the compensation par Debtor	d to me was: Other (specify)	
4.	The source of compensation to be p	aid to me is:	
	Debtor	Other (specify)	
5.	The foregoing is a complete statem of the petition filed by the debtor(s		nt for payment to me for preparation
6.	To my knowledge no other person this bankruptcy case except as liste		ocument for filing in connection with
NAME		SOCIAL SECURITY NUMBER	
	Signature	324-80-6945 Social Security number of bankrup petition preparer*	$\frac{\sqrt{227206}}{\text{toy}}$
	name and title, if any, of tcy Petition Preparer	Address	-

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup> If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110).

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 53 of 75

Fill in this information to identify the case:						
Debtor 1	Whitney		Gilbert			
Debtor 2 (Spouse, if filing)	First Name	Middle Name  Middle Name	Last Name			
United States Bankruptcy Court for the: Western District of Oklahoma						
Case number (if known)			Chapter	*********		

#### Official Form 119

#### Bankruptcy Petition Preparer's Notice, Declaration, and Signature

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 3. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Part 1:

**Notice to Debtor** 

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filling or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- what tax consequences may arise because a case is filed under the Bankruptcy Code;
- whether any tax claims may be discharged;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- how to characterize the nature of your interests in property or your debts; or
- what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer	\$100Bankruptcy, Steven Want	has notified me of
	Name	
any maximum allowable fee befor	e preparing any document for filing or accepting a	nny fee.
Signature of Debtor 1 acknowledging rec	eipt of this notice	Date MM/DD /YYYY
Signature of Debtor 2 acknowledging rec	eipt of this notice	Date

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 54 of 75

btor 1	Whitney First Name Middle Name	Last Name		Gilbert	Case number	er (if kn	own)
Part 2:	Declaration and Signat	ure of the I	Bank	ruptcy Petit	tion Preparer		
		· · · · · · · · · · · · · · · · · · ·			•		<del>, , , , , , , , , , , , , , , , , , , </del>
	penalty of perjury, I declare						
lam	a bankruptcy petition prepare	r or the office	er, pri	incipal, respor	nsible person, or partner of	a ba	nkruptcy petition preparer;
						e No	tice to Debtor by Bankruptcy Petition
	parer as required by 11 U.S.C.					<b>.</b>	and the state of t
prep	es or guidelines are established parers may charge, I or my firm epting any fee from the debtor.	notified the	debte	or of the maxi	p(n) setting a maximum fee mum amount before prepar	ior s	ervices that bankruptcy petition iny document for filing or before
Ste	even Want	Presi	ider	nt	\$100Bankruptcy,	Ste	ven Want
	ed name	Title, if any			Firm name, if it applies		
P.C	D. Box 1623						
Num							
Bet	thany	OK 7	3008	8	(405) 720-4951		
City		State	Z	IP Code	Contact phone		_
(Che	eck all that apply.)	ents check	_1			mad	e a part of each document that I check
	Voluntary Petition (Form 101)		<b>3</b>	Schedule I (Fo	•	_	Chapter 11 Statement of Your Current Month Income (Form 122B)
(	Statement About Your Social Secu Form 121)		<b>☑</b>		oout an Individual Debtor's	Q	Chapter 13 Statement of Your Current Monthi Income and Calculation of Commitment Perio
<b>12</b>	Summary of Your Assets and Liabi Certain Statistical Information (For	lities and m 106Sum)	Schedules (Form 106Dec)  Statement of Financial Affairs (Form 107)		·		(Form 122C-1)
☑ :	Schedule A/B (Form 106A/B)	ŕ	<b>Z</b>		,		Chapter 13 Calculation of Your Disposable Income (Form 122C-2)
<b>4</b>	Schedule C (Form 106C)		¥		ntention for Individuals Filing r 7 (Form 108)	Ą	Application to Pay Filing Fee in Installments
<b>4</b>	Schedule D (Form 106D)		Ø	•	tement of Your Current	_	(Form 103A)
<b>4</b>	Schedule E/F (Form 106E/F)			•	ne (Form 122A-1)	Ų	Application to Have Chapter 7 Filing Fee Waived (Form 103B)
☑ :	Schedule G (Form 106G)		_	of Abuse Under	Exemption from Presumption er § 707(b)(2)	Ø	A list of names and addresses of all creditors
<b>1</b>	Schedule H (Form 106H)		_	(Form 122A-1		_	(creditor or mailing matrix)
				(Form 122A-2)	ans Test Calculation )	Ø	Other Cover Letter to Court
	kruptcy petition preparers must s hich this declaration applies, the						otcy petition preparer prepared the document ovided. 11 U.S.C. § 110.
	ature of bapkruptcy petition preparer on, or partner	or officer, princ	ipal, re	esponsible	Social Security number of p	erson	who signed Date MM / DD / YYYY
Ste	even Want						
	ed name						
	ature of bankruptcy petition preparer on, or partner	or officer, princ	ipal, re	esponsible	Social Security number of p	erson	who signed MM / DD / YYYY
Print	ed name				•		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 55 of 75

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.

  Consumer debts are defined in 11 U.S.C.

  § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- S Chapter 7 Liquidation
  - Chapter 11 Reorganization
  - Chapter 12— Voluntary repayment plan for family farmers or fishermen
  - Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Cna	pter 7:	Liquidation	
	\$245	filing fee	
	<b>\$7</b> 5	administrative fee	
+	\$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 56 of 75

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- me intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 57 of 75

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee + \$75 administrative fee \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee

+ \$75 administrative fee

\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- secretain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 58 of 75

#### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/usi/eo/hapcpa/ccde/cc\_approved.html.

#### In Alabama and North Carolina, go to:

http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 59 of 75

B 201B (Form 201B) (12/09)

#### UNITED STATES BANKRUPTCY COURT

In re Whithey Gilbert Debtor	Case No
CERTIFICATION OF NOTICE UNDER § 342(b) OF THE	` '
I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.  Stock Waster Printed name and title, if any, of Bankruptcy Petition Preparer, Address:  O. Box 623, Bethany of X  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	Bankruptcy Petition Preparer debtor's petition, hereby certify that I delivered to the debtor the  224-6949 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certification of I (We), the debtor(s), affirm that I (we) have received and react Code.  White Grant Performance Printed Name(s) of Debtor(s)  Case No. (if known)	f the Debtor d the attached notice, as required by § 342(b) of the Bankruptcy  X Signature of Debtor  Date  X Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 60 of 75

Fill in this information to identify your case:							
Debtor 1	Whitney First Name	Middle Name	Gilbert Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the: Western District of Oklahoma							
Case number (If known)	<del></del>		and the state of t				

Check if this is an amended filing

12/15

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

For any creditors that you listed in Part 1 of Schedule D: ( information below.	or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the iformation below.					
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C				
Creditor's name: Tinker FCU	☑ Surrender the property.	☑ No				
name.	Retain the property and redeem it.	☐ Yes				
Description of 2007 Chevy Monte Carlo property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's	☐ Surrender the property.					
name:	Retain the property and redeem it.	Yes				
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's	☐ Surrender the property.	□ No				
name:	Retain the property and redeem it.	Yes				
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's	☐ Surrender the property.	□ No				
name:	☐ Retain the property and redeem it.	☐ Yes				
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 61 of 75

Debtor 1

wh	Huer	Gil	bert
First Name	Middle Name	Last Name	,,

Case number	(If known)	 	

Part 2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases			Will the lease be assumed?
Lessor's name:			□ No
Description of leased property:			Yes
Lessor's name:		<del> </del>	□No
Description of leased property:			Yes
Lessor's name:			No
Description of leased oroperty:			Yes
Lessor's name:			□No
Description of leased property:			Yes
Lessor's name:		<del>ann an airean</del> Manachard an airean an airean an airean an a	□No
Description of leased property:			Yes
Lessor's name:			□ No
Description of leased property:			☐ Yes
Lessor's name:	and the second s		□ No
Description of leased property:			Yes
		and the state of t	
t 3: Sign Below			
nder penalty of perjury, I declare that I have indica	ated my intention about any property	of my estate that	secures a debt and any
	· •		
Signature of Debtor	Signature of Debtor 2		
Date MM/ DD / YYYY	Date		

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 62 of 75

Fill in this information to ide	entify your case:		Check one box only as directed in this form and in
Debtor 1 Whitney First Name	Middle Name	Gilbert Last Name	Form 122A-1Supp:  1. There is no presumption of abuse.
Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for	Middle Name or the: Western District of	Last Name Oklahoma	<ul> <li>2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7         Means Test Calculation (Official Form 122A–2).</li> </ul>
Case number(If known)			3. The Means Test does not apply now because o qualified military service but it could apply later.
			Check if this is an amended filing

#### Official Form 122A-1

#### **Chapter 7 Statement of Your Current Monthly Income**

12/15

declare your

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1:	Calculate	Your	Current	Monthly	v Income
, alt ii	Gaicalate		Carrent	1410114111	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

1	1.	What is your marital and filing status? Check one only.		
Contract.		Not married. Fill out Column A, lines 2-11.		
		☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11	l.	
Commence of the last		Married and your spouse is NOT filing with you. You and your spouse are:		
Commence and		Living in the same household and are not legally separated. Fill out both Colu	mns A and B, lines	2-11.
Annual Control of the Annual Control		Living separately or are legally separated. Fill out Column A, lines 2-11; do not under penalty of perjury that you and your spouse are legally separated under non spouse are living apart for reasons that do not include evading the Means Test red	bankruptcy law tha	it applies or that you and yo
The state of the second		Fill in the average monthly income that you received from all sources, derived during bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the August 31. If the amount of your monthly income varied during the 6 months, add the income Fill in the result. Do not include any income amount more than once. For example, if both so income from that property in one column only. If you have nothing to report for any line, write	he 6-month period one for all 6 months pouses own the sa	would be March 1 through and divide the total by 6.
the mark the artist to the			Column A Debtor 1	Column B Debtor 2 or non-filing spouse
de con a manage a constitu	2.	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>1,150.0</u> 0	\$ 2,060.00
As a great or see made that and	3.	<b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
a company of the Comp	4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.0</u> 0	\$ <u>0.00</u>
Mary or State of the Astron	5.	Net income from operating a business, profession, Debtor 1 Debtor 2 or farm		
		Gross receipts (before all deductions) \$ \$		
		Ordinary and necessary operating expenses - \$ \$		
Section of the second		Net monthly income from a business, profession, or farm \$\_0.00\$ \$\_0.00\$ \text{copy} here	\$0.00	\$0.00
a discount of the a	6.	Net income from rental and other real property  Gross receipts (before all deductions)  Debtor 1  \$		
100		Ordinary and necessary operating expenses - \$ \$		
STATE OF STREET		Net monthly income from rental or other real property \$ 0.00 \$ 0.00 here→	\$0.00	\$ <u>0.00</u>
	7.	Interest, dividends, and royalties	\$ <u>0.0</u> 0	\$0.00

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 63 of 75

Debtor 1	Whitney First Name Middle Name	Last Name	Gilbert		Case number (if known)	<del></del>	
***					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Uner	nployment compensation				s <i>O</i>	s O	
2	ot enter the amount if you contend	that the amount r	eceived was a benefi	t	·	<del></del>	
i	er the Social Security Act. Instead, I						
)	or you						
	or your spouse		·				
bene	sion or retirement income. Do not fit under the Social Security Act.	·			\$ <i>C</i>	<u>\$</u>	
Do n as a	me from all other sources not lis ot include any benefits received un victim of a war crime, a crime again rism. If necessary, list other source	der the Social Se	curity Act or payment ternational or domes	ts receive stic	d		
	Food Stamps				\$ <u>357</u>	s <i>O</i>	
	. ,	<del></del>			\$ <b>C</b>	\$	
Tot	al amounts from separate pages, if	any.			+ \$	+ \$_ <i>C</i>	
	ulate your total current monthly nn. Then add the total for Column			ch	s/507	+ \$ 2060	s 3567  Total current monthly income
Part 2:	Determine Whether the M	eans Test App	lies to You				
12. Calc	ulate your current monthly incon	_				The state of the s	contractive acquainted agreement costs are accorded to the g
12a.	Copy your total current monthly in	ncome from line 1	1		Co	opy line 11 here	\$ 3.76/
	Multiply by 12 (the number of mor	nths in a year).				المراجعة والمساور	x 12
12b.	The result is your annual income	for this part of the	form.			12b.	\$ 47804
13. <b>Calc</b>	ulate the median family income t	that applies to yo	u. Follow these step	s:			
Fill ir	n the state in which you live.		Oklahoma				
Fill ir	n the number of people in your hous	sehold.	. 3	III (company) is a second of the company of the com			-MAI
	n the median family income for you					13.	s 58/91
To fil instn	nd a list of applicable median incon uctions for this form. This list may a	ne amounts, go oi ilso be available a	nline using the link sp t the bankruptcy cler	ecified in k's office.	the separate		
14. How	do the lines compare?						
14a.	Line 12b is less than or equal t Go to Part 3.	to line 13. On the	op of page 1, check	box 1, The	ere is no presumptio	n of abuse.	
14b.	Line 12b is more than line 13.0 Go to Part 3 and fill out Form 1		e 1, check box 2, The	presump	tion of abuse is dete	ermined by Form 122A-2	2.
Part 3:	•	LLIN L.					
A COLOR	By signing here, Teclare under	penalty of periun	that the information	on this st	atement and in any	attachments is true and	correct.
	×			×			
9	Signature of Debtor 1 ,			Sig	nature of Debtor 2		
	mballet	+		_			
	Date (LA.) A. / IK ()	U		Da	MM / DD / YYYY	<del></del>	
100	If you shooked line 14e, do h	NOT fill out or file	Form 1224_2				
	If you checked line 14a, do it			m			
	If you checked line 14b, fill o	out FUIIII 122A-2 8	and the it with this for	111.			

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 64 of 75

			OF OKLAHOMA
IN RE:	whitney wilbert	- )	
	O	,	Case No
	Debtor.	) (	Chapter
	VERIF	CATION O	F MATRIX
and corre	The above named debtor ct to the best of his/her/their kr	•	ies that the attached List of Creditors is true
Date:	2/27/16	7	AUGUL
		-	Debtor Name
			Joint Debtor Name (if applicable)

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 65 of 75

Ability Recovery Srvs Penn Foster P O Box 4262 Scranton PA 18505

AFNI Mobility ATT P O Box 3097 Bloomington IL 61702

AFNI Paragon Revenue Corp Midwest Regional P O Box 127 Concord NC 28026

Capital One Bank USA P O Box 30281 Salt Lake City UT 84130

Conns Credit Co P O Box 2358 Beaumont TX 77704

Credence Resource Mgmt ATT Mobility P O Box 2390 Southgate MI 48195

Convergent Outsourcing Inc Family Mobile P O Box 9004 Renton WA 98057 Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 66 of 75

Credit Control Cox Communications 118221 Rock Landing Drive Newport News VA 23606

Elanco Financial Srvc P O Box 108 St Louis MO 63166

GECRB JC Penneys P O Box 965007 Orlando FL 32896

Love Beal and Nixon PC P O Box 32738 Oklahoma City OK 73123

Medicredit Inc St Anthonys P O Box 1629 Maryland Heights MO 63043

Mercy Hospital Rickman and Rickman P O Box 212269 Columbia SC 29221 Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 67 of 75

Midland Funding LLC JC Penney 2365 Northside Drive Number 300 San Diego CA 92108

Midland Funding Love Beal and Nixon Attys P O Box 32738 Oklahoma City OK 73123

Money Mart 1436 Lancaster Avenue Suite 1300 Berwyn PA 19312

Oklahoma Radiology Receivable Mgmt Group Inc P O Box 6070 Columbus GA 31917

Portfolio Recovery Capital One 287 Independence Virginia Beach VA 23462

St Anthony Healthplex East Emergency P O Boxx 740022 Cincinnati OH 45274 Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 68 of 75

Syncb JC Penney P O Box 965007 Orlando FL 32896

Tinker Federal Credit Union P O Box 3097 Bloomington IL 61702

U S Cellular 8410 W Bryn Mawr Suite 700 Chicago IL 60631

Steven Want P O Box 1623 Bethany OK 73008

(NY)

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 69 of 75

Certificate Number: 11557-OKW-CC-026535369



#### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 16, 2015, at 9:44 o'clock AM MST, Whitney Gilbert received from Academy of Financial Literacy, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Oklahoma, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 16, 2015

By: /s/Phillip Eugene Day

Name: Phillip Eugene Day

Title: Owner

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case: 16-10979 Doc: 1 Filed: 03/21/16 Page: 70 of 75

#### LOCAL FORM 2 PAY ADVICE COVER SHEET

### IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

	IN RE: Debtor's Debtor.	Mut ney Name,	albert.	) ) ) )	Case No Chapter	
		PAY A	DVICE COV	ER S	неет	
		ay advice/incor		rmatio	n is filed on be	chalf of the debtors:
Employer	AFE		Beginni	ng Dai		Ending Date
1	The debtor cer	tifies by his/he	r signature be	low th	at he/she has n	no pay records because
Da	ited on the	day		Pro se	$\overline{1}$	sel
		A To Fa	ttorney Name ddress elephone Num ax Number mail Address		Number .	

## hank Usu for all you do to serve Soldiers, Airmen and their Families!



WHITNEY L GILBERT 5908 JERICHO

SPENCER, OK. 73084

**PAY PERIOD** 

01 JAN 2016

**CHECK DATE FACILITY NUMBER**  08 JAN 2016 3851-1001-51

**YTD** 

YTD AM

BASE HOURLY RATE

MARRIED 2

8.50

21.5

15.5

ADDITIONAL AN

YTD BALANCE

ENT EARNINGS	<b>HOURS</b>
AR PAY 1ST	23.9
AR PAY 2ND	29.9
AY PAY 1ST	11.8
HOURS	14.4
<b>GROSS PAY</b>	
ENT DEDUCTIONS	
AL WITHHOLDING TAX	

**ARE** WITHHOLDING TAX

> TOTAL DEDUCTIONS **NET PAY**

<b>AMOUNT</b>	<b>LEAVE INFORMATION</b>	ACCRUED YT
203.15	VACATION LEAVE	3.3
273.21	SICK LEAVE	3.3
200.60	TAX INFORMATION	<b>STATUS &amp; EXEMPTIONS</b>
0.00	FEDERAL	MARRIED 2

**676.96** STATE OK

**AMOUNT INSURANCE INFORMATION** 

3.44 GROUP HEALTH **NONE** 41.97 YEAR TO DATE INFORMATION

9.82 GROSS PAY SUBJECT TO FEDERAL TAX

1.00 FEDERAL TAX WITHHELD

56.23 STATE TAX WITHHELD

**620.73** GROSS PAY SUBJECT TO FICA TAX

FICA WITHHELD

GROSS PAY SUBJECT TO MEDICARE TAX

MEDICARE WITHHELD

EXCLUDED FROM WAGES SUBJECT TO FEDERAL, STATE, FICA & MEDICARE 1

#### DIRECT DEPOSIT BANKING INFORMATION

**DEPOSIT AMOUNT** 

\$620.73

ACCOUNT NUMBER XXX9151225

**FINANCIAL INSTITUTION** 

256074974

# hank Usu for all you do to serve Soldiers, Airmen and their Families!



**ARE** 

WHITNEY L GILBERT 5908 JERICHO SPENCER, OK. 73084

PAY PERIOD CHECK DATE FACILITY NUMBER

15 JAN 2016 22 JAN 2016 3851-1001-51

YTD

1.

1.

**BASE HOURLY RATE** 8.50

YTD BALANCE

24.5

12.5

ADDITIONAL AN

ENT EARNINGS	<b>HOURS</b>
HOURS	20.3
EAVE 1ST	6.0
AR PAY 2ND	41.9
AR PAY 1ST	11.8
GROSS PAY	
ENT DEDUCTIONS	

TOTAL DEDUCTIONS

**534.16** STATE OK

0.00 VACATION LEAVE 51.00 SICK LEAVE 382.86 TAX INFORMATION 100.30 FEDERAL

AMOUNT LEAVE INFORMATION

STATUS & EXEMPTIONS

MARRIED 2 MARRIED 2

**NONE** 

3.0

3.0

ACCRUED

**AMOUNT INSURANCE INFORMATION** 33.12 GROUP HEALTH

> 7.74 YEAR TO DATE INFORMATION 40.86 GROSS PAY SUBJECT TO FEDERAL TAX

493.30 FEDERAL TAX WITHHELD STATE TAX WITHHELD

GROSS PAY SUBJECT TO FICA TAX

FICA WITHHELD

GROSS PAY SUBJECT TO MEDICARE TAX

MEDICARE WITHHELD

EXCLUDED FROM WAGES SUBJECT TO FEDERAL. STATE, FICA & MEDICARE 1

#### DIRECT DEPOSIT BANKING INFORMATION

**DEPOSIT AMOUNT** \$493.30

**NET PAY** 

**ACCOUNT NUMBER** XXX9151225

FINANCIAL INSTITUTION 256074974

# hank Ou for all you do to serve Soldiers, Airmen and their Families!



WHITNEY L GILBERT 5908 JERICHO

SPENCER, OK. 73084

PAY PERIOD

29 JAN 2016

CHECK DATE

**FACILITY NUMBER** 

05 FEB 2016 3851-1001-51

**YTD** 

YTD AM

1.

1.

**BASE HOURLY RATE** 

2.8

2.8

ACCRUED

STATUS & EXEMPTIONS

MARRIED 2 MARRIED 2

**NONE** 

8.50

2.8 15.3

ADDITIONAL AN

YTD BALANCE

<b>HOURS</b>
23.8
24.5
18.0
13.7

ARE TOTAL DEDUCTIONS **NET PAY** 

AMOUNT LEAVE INFORMATION 0.00 VACATION LEAVE 208.25 SICK LEAVE

164.48 TAX INFORMATION 116.45 FEDERAL

489.18 STATE OK

AMOUNT INSURANCE INFORMATION 30.33 GROUP HEALTH

7.09 YEAR TO DATE INFORMATION 37.42 GROSS PAY SUBJECT TO FEDERAL TAX 451.76 FEDERAL TAX WITHHELD

STATE TAX WITHHELD

GROSS PAY SUBJECT TO FICA TAX

FICA WITHHELD

GROSS PAY SUBJECT TO MEDICARE TAX

MEDICARE WITHHELD

EXCLUDED FROM WAGES SUBJECT TO FEDERAL, STATE, FICA & MEDICARE 1

#### DIRECT DEPOSIT BANKING INFORMATION

DEPOSIT AMOUNT \$451.76 **ACCOUNT NUMBER** XXX9151225

**FINANCIAL INSTITUTION** 256074974

# hank Out for all you do to serve Soldiers, Airmen and their Families!



WHITNEY L GILBERT 5908 JERICHO

SPENCER, OK. 73084

PAY PERIOD 12 FEB 2016 CHECK DATE

FACILITY NUMBER

19 FEB 2016 3851-1001-51

**YTD** 

YTD AM

2,

2.

**BASE HOURLY RATE** 8.50

ENT EARNINGS	<b>HOURS</b>
EAVE 2ND	8.0
AR PAY 2ND	44.0
AR PAY 1ST	11.9
HOURS	16.1
<b>GROSS PAY</b>	
INT DEDUCTIONS	

**ARE** 

TOTAL DEDUCTIONS **NET PAY** 

AMOUNT LEAVE INFORMATION ACCRUED YTD BALANCE 73.10 VACATION LEAVE 3.2 6.0 402.05 SICK LEAVE 3.2 10.5 STATUS & EXEMPTIONS ADDITIONAL AN 101.15 TAX INFORMATION 0.00 FEDERAL MARRIED 2

**576.30** STATE OK MARRIED 2

**AMOUNT INSURANCE INFORMATION** 

35.73 GROUP HEALTH **NONE** 

8.36 YEAR TO DATE INFORMATION 44.09 GROSS PAY SUBJECT TO FEDERAL TAX

532.21 FEDERAL TAX WITHHELD STATE TAX WITHHELD

GROSS PAY SUBJECT TO FICA TAX

FICA WITHHELD

GROSS PAY SUBJECT TO MEDICARE TAX

MEDICARE WITHHELD

EXCLUDED FROM WAGES SUBJECT TO FEDERAL, STATE, FICA & MEDICARE 1

#### DIRECT DEPOSIT BANKING INFORMATION

**DEPOSIT AMOUNT** \$532.21 **ACCOUNT NUMBER** XXX9151225

**FINANCIAL INSTITUTION** 256074974

# Thank Of w for all you do to serve Soldiers, Airmen and their Families!



WHITNEY L GILBERT 5908 JERICHO SPENCER, OK. 73084

CHECK DATE FACILITY NUMBER

**PAY PERIOD** 

2.7

2.7

**ACCRUED** 

26 FEB 2016 04 MAR 2016

**YTD** 

YTĐ AM

2.

2.

BASE HOURLY RATE

3851-1001-51 8.50

2.7

13.2

ADDITIONAL AN

YTD BALANCE

ENT EARNINGS	<b>HOURS</b>
HOURS	25.2
AL LEAVE 1ST	6.0
AR PAY 2ND	42.8
AR PAY 1ST	6.0
GROSS PAY	
ENT DEDUCTIONS	
ARE	

TOTAL DEDUCTIONS
NET PAY

<b>AMOUNT</b>	<b>LEAVE INFORMATION</b>
0.00	VACATION LEAVE
51.00	SICK LEAVE

391.09 TAX INFORMATION
51.00 FEDERAL
493.09 STATE OK
STATUS & EXEMPTIONS
MARRIED 2
MARRIED 2

AMOUNT INSURANCE INFORMATION

30.57 GROUP HEALTH NONE 7.15 **YEAR TO DATE INFORMATION** 

37.72 GROSS PAY SUBJECT TO FEDERAL TAX

455.37 FEDERAL TAX WITHHELD STATE TAX WITHHELD

GROSS PAY SUBJECT TO FICA TAX

FICA WITHHELD

GROSS PAY SUBJECT TO MEDICARE TAX

MEDICARE WITHHELD

EXCLUDED FROM WAGES SUBJECT TO FEDERAL, STATE, FICA & MEDICARE 1

#### DIRECT DEPOSIT BANKING INFORMATION

DEPOSIT AMOUNT

\$455.37

ACCOUNT NUMBER XXX9151225 FINANCIAL INSTITUTION

256074974